يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَى وَجَعَلْنَاكُمْ شُعُوبًا
وَقَبَائِلَ لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاكُمْ (سورة الحجرات:13)

RIGHTS OF PEOPLE
& theirs Dealings

WRITTEN BY:
DR. MAULANA MOHAMMAD NAJEEB QASMI

EDITED BY:
ADNAN MAHMOOD RASHEED USMANI

www.najeebqasmi.com



يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَى وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاكُمْ

(سورة الحجرات 13)

Rights of People & their Dealings

Written by:

Dr. Maulana Mohammad Najeeb Qasmi

Edited by:

Adnan Mahmood Rasheed Usmani

www.najeebqasmi.com

Rights of People & their Dealings

By Dr. Muhammad Najeeb Qasmi

Edited by:
Adnan Mahmood Usmani
Researcher,
King Saud University, Riyadh, Saudi Arabia

	+966508237446

First English Edition: March 2016

Published by:
Freedom Fighter Maulana Ismail Sambhali Welfare Society, Deepa Sarai, Sambhal, UP, India

Address for Gratis Distribution:
Dr. Muhammad Mujeeb, Deepa Sarai,
P.O. Sambhal, UP (Pin Code 2044302) India

Contents

Preface

بِسْمِ اللّٰہِ الرَّحْمنِ الرَّحِيْم

اَلْحَمْدُ لِلّٰهِ رَبِّ الْعَالَمِيْن،وَالصَّلاۃ وَالسَّلامُ عَلَی النَّبِیِّ الْکَرِيم وَعَلیٰ آله وَاَصْحابه اَجْمَعِيْن۔

Prophet Muhammad (PBUH) came with a universal message. His message was not restricted to a certain tribe or a nation. It was not meant for a limited period either. Rather the message he was shouldered with was general and timeless.

After the departure of the Prophet Muhammad (PBUH) from this world, entire Muslim Ummah, in general, and Ulama, in particular, were entrusted with the noble responsibility of preserving that eternal message of the Prophet Muhammad (PBUH) and passing it on to the subsequent generations. So the interpreters of the Qur'an and scholars of Hadith and Fiqh of different eras have served Islam using the best available resources at their times.

Modern technologies such as websites, WhatsApp, Facebook, YouTube and mobile apps are being used currently for sharing Islamic messages and spreading teachings of Prophet Muhammad (PBUH). But it needs to be accelerated to maximize the advantages of these technologies.

Some of my sincere friends extended their technical and financial support to me so that I may also take my part in service of Islam by using modern technologies. Our team launched our website (www.najeebqasmi.com) in 2013 and two mobile applications (Deen-e-Islam and Hajj-e-Mabroor) in 3 languages in 2015. 18 Ulamas of India and Pakistan and different Islamic institutions have given their reviews about these two apps appreciating the glorious efforts made by me and my team in bringing out such Islamic apps.

While preparing these apps, my articles (around 200) were translated into English and Hindi languages. They were edited

by the experts. Hindi translations of the said articles are simple and easy to understand.
By the grace of Allah, English and Hindi translations of these articles have been compiled into 14 books in each language according to subject, totaling them to 28 books in all. Apart from this, seven books were written earlier in Urdu. Nine more books are being compiled in Urdu. These books are collections of various articles which were published in newspapers and magazines at different times.

The book, “Rights of People & their Dealings” deals with the issues that we come across in our daily life. Topics like; obedience to parents, rights of the fellow human beings, homicide, trust (*Amanah*) and women as earning hands have been presented in this book. The issues related to borrowing, lending, interest (usury) and Insurance in Islamic perspective are also presented and suitable evidence form Qur’an and Hadith has been provided.

I pray to Allah to accept this small effort made by me with the sole intention of serving Islam. I also pray to Allah for the scholars who wrote encouraging reviews, well-wishers who provided their technical and financial support for this project, translators, editors and designers.

Special thanks to Hazrat Maulana Abul Qasim Numani (Muhtamim of Darul Uloom Deoband), Maulana Mohammad Asrarul Haque Qasmi, M.P. (India) and Professor Akhtar Alwasey (Ex-director of Zakir Hussain Institute of Islamic Studies) for their valuable reviews on the books.

I also express special gratitude to Mr. Adnan Mahmood Usmani for editing these books and to Dr. Shafa’atullah Khan for his consistent support throughout this project.

Mohammad Najeeb Qasmi, Riyadh
01-06-1437 = 10-03-2016

Foreword

In the name of Allah, the Most Beneficent, Most Merciful
Praise be to Allah, Peace and blessings of Allah be upon His Messenger, Muhammad, and all his family and companions.

We are living in an age of tremendous cataclysm and uncertainty. People everywhere are groping anxiously for something that can save humanity, which has lost its way and is on the brink of unprecedented disaster. It is also true to say that we live in an era of the ultimate material civilization and progress, but in terms of values and morals, mankind appears to be diminishing day by day. Islam claims to provide answers and solutions, ones which are compatible with reason, logic, and the realities of the human life, In Islam, there are no obscure or mysterious things that we have only to believe without being allowed to ask about them. It is the Qur'an, Hadith and Sunnah which provide answers in convincing, conclusive and incomparable style.

Dr Najeeb Qasmi wrote many articles on contemporary issues and tried to guide humanity to the right path. But all his articles were limited to Urdu language and it was required to translate his work into English to convey the teachings of Islam to a broader horizon. The task of translating and editing into English at individual articles level and then compiling them into 14 volumes was an arduous one but with the blessing of Almighty Allah, I was able to accomplish this task within the specific time and I am thankful to my family for all their cooperation. Without their kind support it would not have been possible to complete it in time.

May Allah accept our efforts to spread the message of Islam and guide us all to the right path.

Adnan Mahmood Usmani
Consulting Editor
Riyadh, Saudi Arabia
16 March, 2016, 6 Jumada' II, 1437

(Mufti) Abul Qasim Nomani
Mohtamim (VC) Darul Uloom Deoband

(مفتی) ابو القاسم نعمانی
مہتمم دارالعلوم دیوبند، الہند

PIN- 247554 (U.P.) INDIA Tel: 01336-222429, Fax: 01336-222768 E-mail: info@darululoom-deoband.com

Ref. No..........

Date: .. ..

باسمہ سبحانہ وتعالیٰ

جناب مولانا محمد نجیب قاسمی سنبھلی مقیم ریاض (سعودی عرب) نے دینی معلومات اور شرعی احکام کوزیادہ سے زیادہ اہل ایمان تک پہونچانے کے لئے جدید وسائل کا استعمال شروع کرکے، دینی کام کرنے والوں کے لیے ایک اچھی مثال قائم فرمائی ہے۔

چنانچہ سعودی عرب سے شائع ہونے والے اردو اخبار (اردو نیوز) کے دینی کالم (روشنی) میں مختلف عنوانات پر ان کے مضامین مسلسل شائع ہوتے رہتے ہیں۔ اور موبائل ایپ اور ویب سائٹ کے ذریعہ بھی وہ اپنا دینی پیغام زیادہ سے زیادہ لوگوں تک پہونچارہے ہیں۔

ایک اچھا کام یہ ہوا ہے کہ زمانہ کی ضرورت کے تحت مولانا نے اپنے اہم اور منتخب مضامین کے ہندی اور انگریزی میں ترجمے کرادیے ہیں، جو الیکٹرونک بک کی شکل میں جلد ہی لانچ ہونے والے ہیں۔

اور امید ہے کہ مستقبل میں یہ پرنٹ بک کی شکل میں بھی دستیاب ہوں گے۔

اللہ تعالیٰ مولانا قاسمی کے علوم میں برکت عطا فرمائے اور ان کی خدمات کو قبول فرمائے۔ مزید علمی افادات کی توفیق بخشے۔

ابوالقاسم نعمانی غفرلہ
مہتمم دارالعلوم دیوبند
۳/۶/۱۴۳۷ھ

Reflections

Maulana Mohammad Najeeb Qasmi, current resident of Saudi Arabia, made a great accomplishment of conveying Islamic information to the believers by using modern technologies. It, in fact, serves a good example for those who are working in the religious field.

His articles dealing with diverse Islamic subjects have been regularly published in Saudi Arabia based Newspaper, "Urdu News". He has been serving Islam through his Mobile applications and website which he launched to spread message of Islam to a larger group of humanity. Recently, he got all his important articles translated into English and Hindi languages which are going to be launched in the form of electronic books. I hope these collections will be published in future in print edition as well.

May Allah bless Maulana Qasmi with more barakah in his knowledge and grant acceptance to his works.

Abul Qasim Nomani
Mohtamim of Darul Uloom Deoband
03-06-1437 = 13-03-2016

محمد اسرار الحق قاسمی
Mohammad Asrarul Haque
Member of Parliament
(Lok Sabha)

تاثرات

عصر حاضر میں دینی تعلیمات کو جدید آلات و وسائل کے ذریعہ عوام الناس تک پہنچانا وقت کا اہم تقاضہ ہے، اللہ کا شکر ہے کہ بعض دینی، معاشرتی اور اصلاحی فکر رکھنے والے حضرات نے اس سمت میں کام کرنا شروع کردیا ہے، جس کے سبب آج انٹرنیٹ پر دین کے تعلق سے کافی مواد موجود ہے۔ اگرچہ اس میدان میں زیادہ تر مغربی ممالک کے مسلمان سرگرم ہیں لیکن اب ان کے نقش قدم پر چلتے ہوئے مشرقی ممالک کے علماء و داعیان اسلام بھی اس طرف متوجہ ہورہے ہیں جن میں عزیزم ڈاکٹر محمد نجیب قاسمی صاحب کا نام سرفہرست ہے۔ وہ انٹرنیٹ پر بہت سادینی مواد ڈال چکے ہیں، باضابطہ طور پر ایک اسلامی و اصلاحی ویب سائٹ بھی چلاتے ہیں۔

ڈاکٹر محمد نجیب قاسمی کا قلم رواں دواں ہے۔ وہ اب تک مختلف اہم موضوعات پر سینکڑوں مضامین اور کئی کتابیں لکھ چکے ہیں۔ ان کے مضامین پوری دنیا میں بڑی دلچسپی کے ساتھ پڑھے جاتے ہیں۔ وہ جدید ٹکنالوجی سے بخوبی واقف ہونے کی وجہ سے اپنے مضامین اور کتابوں کو بہت جلد دنیا بھر میں ایسے ایسے لوگوں تک پہنچادیتے ہیں جن تک رسائی آسان کام نہیں ہے۔ موصوف کی شخصیت علوم دینی کے ساتھ علوم عصری سے بھی آراستہ ہے۔ وہ ایک طرف عالم دین ہیں، تو دوسری طرف ڈاکٹر و محقق بھی اور کئی زبانوں میں مہارت بھی رکھتے ہیں اور اس پر مستزاد یہ کہ وہ فعال و متحرک نوجوان ہیں۔ جس طرح وہ اردو، ہندی، انگریزی اور عربی میں دینی و اصلاحی مضامین اور کتابیں لکھ کر عوام کے سامنے لارہے ہیں، وہ اس کے لئے تحسین اور مبارک باد کے مستحق ہیں۔ ان کی شب و روز کی مصروفیات و جدوجہد کو دیکھتے ہوئے ان سے یہ امید کی جاسکتی ہے کہ وہ مستقبل میں بھی اسی مستعدی کے ساتھ مذکورہ تمام کاموں کو جاری رکھیں گے۔ میں دعاگو ہوں کہ باری تعالیٰ ان سے مزید دینی، اصلاحی اور علمی کام لے اور وہ اکابرین کے نقش قدم پر گامزن رہیں۔ آمین!

مخلص

(مولانا) محمد اسرار الحق قاسمی
ایم. پی. لوک سبھا (انڈیا)
و صدر آل انڈیا تعلیمی و ملی فاؤنڈیشن، نئی دہلی
Email:asrarulhaqqasmi@gmail.com

Reflections

In the present era, modern technologies are very effective tools to spread one's ideology. I appreciate that some Islamic scholars already took initiative to create religious awareness in the Muslim society using these new technologies. We can find wide range of Islamic information already available at internet. Majority of those scholars are from Western countries. Now Ulama of Eastern countries are following their footsteps. Dr. Mohammad Najeeb Qasmi is one of them. He has already created his own Islamic website.

Dr. Mohammad Najeeb Qasmi is a religious scholar and researcher. He has written many articles and books on various Islamic topics which are read by a massive number of people throughout the world. His knowledge and understanding of innovative technologies assists him to convey his messages to Muslim community in the world. His efforts to bring his articles and books in Urdu, Hindi and English languages are admirable. We expect that his enthusiasm towards serving Islam will continue in the future. May Allah bless Dr. Qasmi with more knowledge of Islam.

(Maulana) Mohammad Asrarul Haque Qasmi

M.P. (India)

President of All India Education & Social Foundation – New Delhi

प्रो. अख़्तरूल वासे
आयुक्त
PROF. AKHTARUL WASEY
Commissioner

सत्यमेव जयते

भाषाजात अल्पसंख्यकों के आयुक्त
अल्पसंख्यक कार्य मंत्रालय
भारत सरकार
Commissioner for Linguistic Minorities in India
Ministry of Minority Affairs
Government of India

تقریظ

اطلاعاتی انقلاب برپا ہونے کے بعد جس طرح ہر قسم کی معلومات انٹرنیٹ کے ذریعہ آنکھوں کی دو پتلیوں میں سما گئی ہیں۔ اس نے ''گاگر میں ساگر'' اور ''کوزے میں دریا'' کے تخیلاتی تصورات کو نہ صرف حقیقت بنادیا ہے بلکہ ان پر ہمارا انحصار روز بروز ناگزیر ہوتا جارہا ہے۔ گوگل (Google) ہو یا وکی پیڈیا (Wikipaedia) یا پھر دوسری سوشل سائنس انہوں نے ترسیل وابلاغ کو وہ ہمہ جہت رخ اور رفتار کی تیزی عطا کی ہے کہ فراق وفصل کے تمام تصورات بے معنی ہوکر رہ گئے ہیں۔ لیکن اس اطلاعاتی انقلاب نے ایک پیچیدہ مسئلہ یہ پیدا کردیا ہے کہ اطلاعات رسائی اور خبروں تک رسائی میں حقائق سے گریز یا ان کو مسخ کرنے کا چلن بھی اس طرح شامل ہوگیا ہے اور اس سچائی کو اسلام اور مسلمانوں سے بہتر کون جانتا ہے۔ دوسرا سنگین مسئلہ یہ ہے کہ باخبر ہونے اور معلومات حاصل کرنے کے لئے اب مطالعہ کی عادت لوگوں میں خاصی کم ہوتی جا رہی ہے۔ کیونکہ موبائیل کے روپ میں دنیا ان کی مٹھی میں سمائی رہتی ہے اور وہ سب کچھ اسی کے ذریعہ جاننا چاہتے ہیں۔ اس چیلنج اور مسئلے کے حل کے لئے ضروری ہے کہ ہم غلط بیانیوں اور حقائق کو دنیا پر آشکار کرنے کے لئے اور اپنے ہم مذہبوں خاص طور پر نئی نسل کو صحیح معلومات فراہم کرنے، انہیں رہنمائی دینے اور ان کے شعور میں بالیدگی اور پختگی لانے کے لئے اس اطلاعاتی انقلاب کے جتنے بھی وسائل وذرائع ہیں ان کا بھرپور استعمال کریں۔

مجھے خوشی ہے کہ ہمارے ایک موقر اور معتبر عالم حضرت دین مولانا محمد نجیب قاسمی نے جو از ہر ہند دارالعلوم دیوبند کے قابل فخر ابنائے قدیم میں سے ہیں اور عرصہ سے مملکت سعودی عرب کی راجدھانی ریاض میں برسرکار ہیں، انہوں نے اس ضرورت کو بخوبی سمجھا اور دنیا کی پہلی اسلامی موبائیل ایپ ''دین اسلام'' اور ''حج مبرور'' اردو، انگریزی اور ہندی میں تیار کیا تھا اور اب وقت گزرنے کے ساتھ نئے سوالات کی روشنی اور علمی ضرورتوں کے تحت نئے مضامین اور نئے بیانات شامل کرکے ایک دفعہ پھر نئے انداز کے ساتھ پیش کرنے جارہے ہیں۔ مزید برآں زندگی کے مختلف پہلوؤں پر دین کے حوالہ سے دوسو مضامین کے الیکٹرونک ایڈیشن کو بھی منظر عام پر لایا جارہا ہے۔ مجھے وقتاً فوقتاً محترم مولانا محمد نجیب قاسمی صاحب کے مقالے، الیکٹرانک مضامین اور علمی فتوحات سے استفادہ کرنے کا موقعہ ملتا رہا ہے۔ مجھے ان کے متوازن، اعتدال پسند اور عالمانہ انداز تحریر نے ہمیشہ متاثر کیا۔ میں مولانا نجیب قاسمی کی خدمت میں ہدیۂ تبریک وتشکر پیش کرتا ہوں اور خدا سے دعا کرتا ہوں کہ وہ ان کی عمر میں درازی، علم میں اضافہ اور قلم میں مزید پختگی عطا فرمائے۔ کیونکہ:

ستاروں سے آگے جہاں اور بھی ہیں
ابھی عشق کے امتحاں اور بھی ہیں

اختر

(پروفیسر اختر الواسع)
سابق ڈائریکٹر: ذاکر حسین انسٹی ٹیوٹ آف اسلامک اسٹڈیز
سابق صدر: شعبہ اسلامک اسٹڈیز جامعہ ملیہ اسلامیہ، نئی دہلی
سابق وائس چیرمین: اردو اکادمی، دہلی

14/11, जाम नगर हाउस, शाहजहाँ रोड, नई दिल्ली–110011
14/11, Jam Nagar House, Shahjahan Road, New Delhi-110011
Tel: (O) 011-23072651-52 Email: wasey27@gmail.com Website: www.nclm.nic.in

Reflections

The revolution of information technology has provided easy access to all kinds of information. Maxims like “Ocean in a pot” does not seem to be an imagination anymore. Our dependence on the technology is increasing. Google, Wikipedia and other social websites are the fastest tools of information and communication. But this abundance of information has created confusion. Instead of conveying truth to people, it is being used to spread distorted reality. This is harming Islam and Muslim mostly. Second major issue is that internet has affected the habit of book reading. In such scenario, we need a positive use of these resources of information, so that we can expose the truth to people and guide the Muslim community especially young generation to the right path.

I am glad that our respected scholar Maulana Muhammad Najeeb Qasmi who is one of the alumni of Darul Uloom Deoband and has been residing in Riyadh, Saudi Arabia for quite a long time felt this need. He launched the first Islamic mobile application “Deen-e-Islam” and “Hajj-e-Mabroor” in Urdu, Hindi and English languages. Considering the needs of time, he is again presenting it with the addition of new articles and speeches. Moreover, he is going to launch electronic edition of two hundred articles on different religious aspects. I often read his electronic articles. His moderate and scholarly articles always touch me. I express my gratitude to Maulana Najeeb Qasmi and pray for his long life to Allah. May Allah bless him with more knowledge.

Professor Akhtarul Wasey
Ex - Director of Zakir Husain Institute of Islamic Studies
Ex - Head of Islamic Studies Department,
Jamia Millia Islamia – New Delhi
Ex - Vice Chairman of Urdu Academy – Delhi

1. Obedience of Parents

Honouring and well-behaving with parents has been especially emphasized in the holy Qur'an and Sunnah. Allah the Exalted at many occasions and places, along with ordering His worship and Oneness has commanded us to behave the parents well. Therefore, it clearly denotes the importance of respect, obedience and service towards parents. Specific importance and emphasize on parents' obedience and its merits are also mentioned in Ahadith. May Allah make us obedient, well-behaving to our parents and help us to serve them fully and wholeheartedly!

The Qur'anic Verses

❖ And your Lord has decreed that you not worship except Him, and to parents, good treatment. Whether one or both of them reach old age (while) with you, say not to them (so much as), "uff," and do not repel them but speak to them a noble word. And lower to them the wing of humility out of mercy and say, "My Lord, have mercy upon them as they brought me up (when I was) small." (Bani Israil 23, 24). Where Allah the Almighty commanded His servants to worship Him, at the same time He ordered them to behave towards parents well. At another place, along with thanking Him, He commanded to thank their parents too. Think highly, what a big issue is it, that the position and rank of father and mother is deemed essential after the worship and oneness of Allah the Almighty. Because, where the original source for the human's existence is Allah, so in the same way, the visible sources for the

coming of a human being into existence are parents. Thus, it is known that after polytheism (joining others with Allah), the greatest sin is to disobey the parents. As, Allah's apostle (PBUH) said: associating partners with Allah and disobedience of parents are great sins. (Bukhari)

- Whither to disobedience of the parents, even it is prohibited to express the displeasure or dislike or anger or rebuking, we are ordered by Allah the Almighty to speak with them in a noble way.

  وَلاَ تَنْهَرْ هُمَا و قُلْ لَّهمَا قَوْلاً كَرِيْماَ

  Simultaneously, we are commanded to lower to them the wing of humility out of mercy and modesty.

  وَاخْفِضْ لَهُمَا جَنَاحَ الذُّلِّ مِنَ الَّرحْمَةِ

  and to pray for the parents for the whole life, doubles its importance,

  وَقُلْ رَّبِّ ارْحّمْهُمَا كَمَا رَبَّيَانِي صَغِيْراً

- Worship Allah and associate nothing with Him, and to parents do good. (Surah Al-Nisaa 36).
- And We have enjoined upon man goodness to parents. (Surah al-Ankabut 8)

Holy Ahadith

- Abdullah Ibne Mas'ud (RA) reported:
  I asked the Messenger of Allah (PBUH): "Which action is dearest to Allah?" He (PBUH) replied, "Performing Salat (the prayer) at its earliest fixed time." I asked, "What is next (in goodness)?" He (PBUH) said, "Kindness towards parents." I asked, "What is next (in goodness)?" He (PBUH) said, "To participate in Jihad in the cause of Allah." (Bukhari and Muslim)
- Abdullah bin 'Amr bin Al-'as (RA) reported:

A man came to the Prophet (PBUH) of Allah and said, "I swear allegiance to you for emigration and Jihad, seeking reward from Allah." He (PBUH) said, "Is any of your parents alive?" He said, "Yes, both of them are alive." He (PBUH) then asked, "Do you want to seek reward from Allah?" He replied in the affirmative. Thereupon, the messenger of Allah (PBUH) said, "Go back to your parents and keep good company with them". (Muslim)

- A person came to Allah's Messenger (PBUH) and said:
  Who among the people is most deserving of a fine treatment from my hand? He said: Your mother. He again said: Then who (is the next one)? He said: Again it is your mother (who deserves the best treatment from you). He said: Then who (is the next one)? He (the Holy Prophet) said: Again, it is your mother. He (again) said: Then who? Thereupon he said: Then it is your father. (Bukhari)
- Allah's apostle said:
  '(Honouring) one's father may lead one to enter through the best of the gates of the Paradise, so take care of your parents, (it is so, whether you take care of them) or not. "The father is the best of the gates of Jannah, so if you wish, keep to the gate, or lose it." (Tirmidhi)
- The messenger of Allah (PBUH) said that "The pleasure of the Lord lies in the pleasure of the father. The anger of the Lord lies in the anger of the father." (Tirmidhi)
- The holy Prophet (OBUH) said: Whoever desires that his age is to be prolonged and his livelihood to be increased, then he has to behave his parents well and do good to your Kinship (to be helpful and good to your

kin, visit them and meet their needs, whether they are good to you or not). (Musnad Ahmad).

- The messenger of Allah (PBUH) said: Whoever treated and behaved his parents well, then, there is good news for him that Allah, the Exalted, will prolong his age. (Mustadrak Hakim).
- Allah's Apostle (PBUH) said: Let him be humiliated into dust, let him be humiliated into dust. It was said: Allah's Messenger, who is he? He said: He who sees either of his parents during their old age or he sees both of them, but he does not enter the Paradise. (Muslim)

In the light of the holy Qur'an and Sunnah, the whole Ummah is agreed upon the fact that disobedience of parents is a great sin. Displeasure of the parents causes the displeasure and resentment of Allah. So we should not be disobedient or negligent towards our parents. Particularly, when one of the parents or both of them, reaches the old age, we should not repel/rebuke them, we won't say them (as much as) the word 'Uff". We should serve and nurse them respectfully and with love and sincerity. Owing to their old age, you may dislike their some talks or actions, we have to keep our patience and bear them. Allah, the Almighty, will verily grant us the great reward for our patience, Insha Allah.
In the light of the holy Qur'an and Sunnah, the scholars have compiled some following rights of the parents. May Allah make us obedient of our parents and help us to fulfil their rights!

Rights when they are alive

To give them full respect and honour, to love them, to obey them, to serve/nurse them, to provide them with all possible means of comfort, to fulfil their requirements and visit them periodically, if they are far away.

Rights after their death

To seek forgiveness and mercy for them from Allah the Exalted, to do such acts/deeds that will cause to reward them, to honour and respect their relatives, friends and families, to extend possibly helping hands to their relatives, friends and family members, to pay their loans and return their trusts their owners and to fulfil their legitimate wills. Sometimes, pay visit to their graves for sending prayers to them.

Note: It is the responsibility of parents to maintain equality amongst the children and fulfil their legitimate needs and rights. It is usually noticed that the unmarried children are much loved by parents, which won't be hold on. Anyhow, to prefer younger children more than elder ones is quite inappropriate, which basically creates a lot of domestic problems. This is why, the parents should observe equality among all the children (irrespective of married or unmarried). If the children give money for house expenditure to the father (who is the head of the family), then he should carefully and correctly spend it. May Allah, the Exalted, make us the most obedient to our parents and also help our children to fulfil their rights.

2. Rights of Fellow Humans

After a sincere repentance Allah forgives, if he wills, all the major sins resulted in the violation of Allah's rights, like negligence in offering obligatory Salahs, observing fasts, paying Zakat and performing Hajj.

On the other hand all the scholar unanimously agree in the light of the Qur'anic verses and prophetic traditions that the sins resulted in violating the rights to which a fellow human is entitled like stealing something he owns or hurting him or transgressing against his rights, then the perpetrator of such acts could not be forgiven (by Allah) until and unless he restores his due right or pardoned by him, then seeks repentance from Allah too.

The prophet (PBUH) said, "All the sins of a martyr are forgiven except debt (due to be paid)".

If someone owes a debt to someone else, it would remain due until it is paid off and any good deed of a high a rank could not recompense for it.

Al-Nawawi, a renowned Hadeeth expert, annotating the text of this Hadith writes that the word debt in this hadith implies all rights owed to other people, martyrdom does not expiate for transgressions against the rights of other people rather they only expiate for transgressions against the rights of Allah.

Therefore, we should not ignore our duty to fulfil the rights of others.

The prophet (PBUH) said "Do you know who is poor? The companions of the Holy Prophet (RA) said a poor man amongst us is one who has neither Dirham with him nor wealth. The Prophet (PBUH) said: the poor of my Ummah

would be that person, who will come on the Day of Resurrection with Salahs, fasts and Zakat, but he would find himself bankrupt on that day as he would have exhausted his funds of virtues, since he would have hurled abuses upon others, brought calumny against others and unlawfully consumed the wealth of others and shed the blood of others and beat others and his virtues would be credited to the account of one (who suffered at his hand) and if his good deeds fall short to clear the account, then his sins would be entered in (his account) and he would be thrown into the Hellfire .

May Allah save us from violating the rights of Allah as well the rights of others, Amen!

3. Rights and Obligations of Spouses under Shari'ah

What are Rights?

Rights are claims or dues of one person upon another person or persons.

Securing of the Rights

The Islamic *Shari'ah* enjoins everybody to perform his duties well, discharge his obligations properly and fulfil the due rights of others. The *Shari'ah* obliges everybody to fulfil the rights of Allah along with the rights of fellow beings. Fulfilment of the rights of human beings has been accorded even more importance.

Human society is based on interdependence. An interdependent society operates through correlation of rights and duties. Enjoyment of rights is dependent on the performance of related duties. Yet today everybody seems to be concerned with his own rights in disregard to the rights of others. Today people form organizations and launch movements and agitations to secure their individual and group rights but there hardly exist any organizations or movements to propagate performance of duties, discharging of responsibilities, and fulfilment of the rights of others. The *Shari'ah* has uniquely laid down utmost emphasis on discharging one's obligations towards others i.e. fulfilling their rights.

This idea of interdependence is implicit in S*haria's* scheme of the rights and duties of the spouses. Their duties and

obligations towards each other have been defined and each party is enjoined to perform his/her duties and respect and secure the rights of the other. If this rule is observed, family life is bound to become blissful and pleasant.

Husband-Wife Relationship

A couple becomes husband and wife through a regularly concluded *nikah* in accordance with the ordinances of *Shari'ah*. By virtue of this legal contract two strangers are joined together as each other's life partners. The Qur'an has described the contract of *nikah* as *meethaq ghaleedh* (compact bond). By virtue of *nikah* the couple becomes entitled to legitimate enjoyment of each other physically and emotionally. The Qur'an metaphorically depicts husband and wife as each other's attire. No other simile can better mirror their intimate relationship. *Shari'ah* has, therefore, bound them with reciprocal rights and duties. Observing the familial rights and duties ensures a blissful married life.

Two Objectives of Nikah

Two important objectives of *nikah* have been declared in this *verse*: "And one of His signs is that he created out of your bodies your matches so that you could take comfort from them and he made you affectionate and kind towards each other. Verily in that are signs for the thinking people" (Ar-Rum: 21). The two objectives of the matrimonial bond as mentioned in this *verse* are:

1. That husband and wife derive physical and emotional comfort and satisfaction from each other.

2. That a unique bond of familial love, affection and mutual sympathy develops between them which is not seen between any other human individuals.

Reciprocal Rights and Obligations

Human beings are not atomized individuals but, as Aristotle said, they are social animals bound to live in family and society. Families are the building blocks of the society and husband and wife are the building blocks of a family. As such they are assigned a number of reciprocal rights and obligations without which the family system cannot be maintained. The obligations and responsibilities of the spouses may be placed into three categories:

1. Obligations of the husband towards the wife and corresponding rights of the wife over the husband.
2. Obligations of the wife towards the husband and corresponding rights of the husband over the wife.
3. Concurrent responsibilities of the husband and wife.

Obligations of the Husband

Allah has declared: "For them is (their rights upon their husbands) like what is upon them (rights of their husbands upon them) according to fair custom" (Al-Baqarah: 228). This *verse* encapsulates a code of husband-wife relations, which, if followed earnestly, shall ensure peaceful life and rule out intra-family dissension or strife. This evocative *verse* indicates that a wife is not like a chattel or maidservant without any rights. Rather she is an honoured life partner possessing definite rights under the *Shari'ah* which she must secure. These include not only the basic rights of bread and accommodation but also her mollification and emotional satisfaction. It is for this reason that the Messenger of Allah (PBUH) pronounced: "The

best among you is one who is best in the eyes of his household. Obviously that person will be considered as best who addresses the rights and needs of his household". At the same time, the wife is also told that her husband also has certain rights over her. No wife can become lovable unless she fulfils the rights of her husband and keeps him pleased. Therefore, many *Ahadith* have praised women who are obedient to their husbands, love them and serve them well. Conversely, such women have been denounced who disobey and disgust their husbands.

Some Crucial Obligations of the Husband

1. Payment of *Mahr* to wife: Allah declares: "And give unto the women (whom you marry) their *mahr* in good will" (An-Nisa: 4). Payment of *mahr* (a divinely prescribed marriage gift or compensation or benevolent consideration from the husband to the wife) is one of the essential articles of the marriage contract as well as a religious obligation. Its quantum is determined by mutual agreement of the parties before the marriage and the quantum is confirmed by the bridegroom at the solemnization of marriage and has to be paid to the bride before contacting her physically. The payment of *mahr* may be deferred, in whole or in part, by the agreement of the parties. *Mahr* becomes an exclusive property of the bride and neither the husband nor their parents nor their brothers and sisters are entitled to take anything of it.

It may be clarified here that the *Shari'ah* has not made the females responsible for their own maintenance. From birth till her marriage the expenses on her upkeep and upbringing are met by her father and after marriage the husband is solely responsible under the law for her

maintenance including all expenses on her accommodation, feeding, clothing, etc. Apart from all this, *mahr* is the exclusive property of the wife who can appropriate it in any way she desires. Either the father or the husband can advise her but cannot appropriate her money. Same is the case with her own personal property or inheritance. Either the husband or her father has no claim over it.

2. To meet all expenses on maintenance of wife and children: It is declared in the Qur'an: "It is incumbent on the progenitor of children (the husband) to provide for the food and clothing of his wife according to prevalent custom" (Al-Baqarah: 233).The Messenger of Allah (PBUH) pronounced to fear Allah in respect of your women because you have taken them in your custody as trust of Allah. It is by the command of Allah that their secret parts have been legitimized for your use. Therefore you should bear all expenses on their food and cloth from your own pockets (Muslim).
3. To provide accommodation to the wife: Allah has proclaimed: "You accommodate them where you accommodate yourselves within your capacity" (At-Talaq: 6) this is the ordinance in respect of the divorced woman. The husband is obliged to keep her in his own residence during *'iddat* (waiting period). If Shari'ah has placed the responsibly of accommodating the divorced woman within his own house then provision of a suitable accommodation to the existing wife is the responsibility of the husband in the first instance.
4. Fair treatment of the wife: The husband is bound to treat his wife fairly and justly. Allah proclaims: "And cohabit with them in a fair manner, for even if you

dislike them it may happen that you hate a thing wherein Allah has placed much good" (An-Nisa: 19).

Fair treatment of the wife is of great importance. It may be affected in several ways:

i. One ought to spend generously over his wife and children. The Messenger of Allah (PBUH) pronounced: If a person spends on his wife and children in the hope of reward from Allah then it is a sadaqah, i.e. something worthy of reward from Allah" (Bukhari).
ii. Consulting with one's wife: Although man has been made the head and manager of the family by virtue of his guardianship but good behaviour requires that the wife too be consulted in the management of household affairs. The Messenger of Allah (PBUH) pronounced: Consult your women in respect of their daughters, i.e. when negotiating for their matches (Ahmad, Abu Daud).
iii. To ignore the shortcomings of the wife: Ignore the shortcomings and mistakes of your women because Allah has endowed them with many good qualities which you like yourselves. The Messenger of Allah (PBUH) exhorted: Don't be angry with your women if you are displeased with something wrong done by them because they have other virtues which you may be pleased with (Muslim).
iv. Husbands should groom themselves to appear chic, smart and attractive to their wives just as they like their wives to look beautiful and smart. The companion of the prophet and the interpreter of the Qur’an, Abdullah bin Abbas (RA) disclosed, I groom myself for the sake of my wife in the same way as my wife adorns herself for my sake (Tafsir Al-Qurtubi).

v. Taking care of the wife when she is indisposed and sick and to lighten her burden by participating in the household chores. Ayesha (RA) narrates that the Messenger of Allah (PBUH) took part in all tasks of the household. He swept the house, stitched patches to his own clothes, and mended his shoes himself (Bukhari).

Obligations of Wife towards Husband

Obedience and loyalty to husband

Allah declares in the Qur'an: "Men are guardians over women by virtue of superiority accorded by Allah to some over others and by virtue of what they spend on them of their wherewithal. So virtuous women guard themselves and the property of their husbands in their absence in accordance with Allah's commands" (An-Nisa: 34).
In this *verse* Allah has accorded primacy to husbands over wives on two grounds:

i. Husbands have been appointed as guardians of wives.
ii. Husbands have bear the expenses on the maintenance of their wives and progeny.

Similarly, in another *verse* Allah declares: "Men have a degree (of superiority) over women" (Al-Baqarah: 228).

The Messenger of Allah (PBUH) pronounced: "A woman who prays five times, fasts during the month (of Ramadan), guards her genital parts and obeys her husband shall enter the paradise (Ahmad).
Once a woman came to the Messenger of Allah (PBUH) and submitted that she had been deputed by a group of women to make a query to the prophet (PBUH): Allah has commanded men folk to join *jihad*. They receive their

reward if they are injured and become immortal if martyred receiving sustenance from their God (Aale Imran: 169). What reward is there for us women folk who serve them? The prophet (PBUH) replied to her, go tell the women who have deputed you that, the obedience to your husbands and fulfilment of their rights is equal to *jihad* in the way of God for you. But few of you womenfolk fulfil their obligations properly (Tabrani, Bazzaz).

Clarification: The modern age is an age of sexual liberation and sexual equality as preached in the West. Many a misguided Muslims have joined this ill-directed movement. So far as human equality is concerned men and women both are equal before Allah, but so far as the mundane life and management of households is concerned here as well as in all other human organizations the working principle is the superior-subordinate relationship or the principle of hierarchy. This is a practical necessity and does not mean intrinsic inferiority of the subordinates who obey the orders of their superiors. The superiors and inferiors join together to carry out the functions and fulfil the objectives of their organization. So far as the maintenance and management of the family system is concerned, it is not accepted or exempted from the application of the universal principle of hierarchy implying unity of command. The idea of sexual equality cannot be applied here in an absolute sense. Let us look at the problem of household management in this way: What are the options available for an efficient and effective management of the household? Three situations emerge out:

i. Acting upon the notion of absolute sexual equality both husband and wife are made co-heads of the family (condominium).

ii. The wife alone is made the head (matriarchy)
iii. The husband alone is made the head (patriarchy).

Now let us consider the outcome of each one of these three options:

i. If a condominium is established there will be a clash of egos and a lot of strife in running the family affairs.
ii. The second option is ruled out on practical grounds because the differential of power and capacity between men and women does not allow the wife to dictate to and lord over the husband. As compared with man, woman has been created weaker in terms of physical power and mental capacity. So lordship of wife over husband is impossible.
iii. The residual option of the headship of the husband in the family appears to be the only practical and rational option. It is not because of any intrinsic inferiority of women but because of the natural difference between the sexes. Women do not match men in respect of physical and intellectual prowess. It is part of the law of nature. It is a divine dispensation. Husbands have been declared as the guardians of wives (An-Nisa: 34) and therefore men have been accorded a degree of superiority over women (Al-Baqarah: 228). But this does not mean intrinsic inferiority or permanent subjection of women. The affairs of the household are managed in coordination between husband and wife. So each is a friend, partner and complement of the other. It is not the relationship between a lord and a slave-girl or a maidservant.

Once the Messenger of Allah (PBUH) told Ayesha (RA): I know when you are pleased with me and when you are displeased? She asked: O Messenger of Allah (PBUH) how do you know? The prophet replied that when you are

pleased with me you swear by *Rabbi Muhammad* (by the Lord of Muhammad) but when you are displeased you swear by *Rabbi Ibrahim* (by the Lord of Ibrahim). In displeasure you don't utter my name but utter the name of Ibrahim. Ayesha (RA) replied: O Messenger of Allah (PBUH), I skip only your name but nothing else. (Bukhari) Just ponder over it. Who is being displeased? Ayesha (RA), the youngest consort of the prophet. Whom she is being displeased with? The Messenger of Allah (PBUH) himself. It follows that it is not against the tenet of guardianship of the husband because the prophet (PBUH) himself gently acknowledged that he knows when she becomes displeased with him.

Likewise, you are reminded of the episode of imputation of commitment of infidelity on the part of Ayesha (RA). Even the prophet (PBUH) was put in confusion. But when the *verse* of her exoneration was revealed both the prophet (PBUH) and Ayesha's (RA) father Abu Bakr (RA) became jubilant. Abu Bakr (RA) called his daughter to stand up and thank the prophet (PBUH). Ayesha (RA) was lying in bed when she had listened to the *verse* of exoneration. She said it is the grace of Allah that He has exonerated me. But I cannot thank anybody else than Allah because all of you had presumed that I had committed something wrong (Bukhari). Apparently, Ayesha (RA) desisted from standing before the prophet (PBUH) to thank him. The prophet (PBUH) did not feel bad about it. Her pride was a family affair. It follows that the relationship between a husband and wife is that of between friends and partners and not that of between a ruler and a subject.

In short, by virtue of his guardianship and being the caretaker of the family, the husband has final say in all family matters though the wife is associated with him as an adviser, a well-wisher and a partner. Negation of the

leadership of the husband would lead to disastrous consequences for the family.

Protection of the honour and property of the husband

Allah has declared: "The pious wives guard (themselves and the property of their husbands) in the absence of their husbands by the command of Allah" (An-Nisa: 34).
The Messenger of Allah (PBUH) once said: Should I not tell you what is the most precious treasure of a husband? It is an upright wife. When the husband looks towards her she appears pleasant; when he bids her she obeys; when he goes on journey she safeguards his property and her chastity (Abu Daud; Nasai).
Protection of the property of the husband means that she takes nothing of his property nor gives anything of it to others without the permission of the husband. However, if the husband is stingy in providing for the household she can make up the shortfall by taking the needful without his permission. The Messenger of Allah (PBUH) had allowed Hind Bint Utaibah (RA), when she complained to him of the stinginess of her husband Abu Sufiyan (RA), "Take what is sufficient for you and your child according to the custom".(Bukhari, Muslim)
Protection of the honour of the husband means that she does not allow anybody to enter the home without the permission of her husband, or share her bed with anybody, or become intimate with a *ghair-mahram,* or go out of home without the permission of the husband.

1. To look after domestic affairs and rear children: Rearing of children is a natural function of a woman. An ideal woman would perform this function well. The Messenger of Allah pronounced: "A woman is a

herder in the home of her husband and responsible for her herd"(Bukhari; Muslim).

2. A wife is not allowed to observe *nafl* (voluntary) fast without the permission of her husband. Abu Hurairah (RA) narrated that the Messenger of Allah (PBUH) pronounced, it is not proper for a woman to fast during the presence of her husband without his permission.
3. To protect the property of his husband, a wife should be careful about the money and property of her husband and should adopt economy in household expenditures. Similarly she should keep a watch over all matters of the housed and not leave them to maidservants exclusively.

Concurrent Responsibilities of Spouses

To be sympathetic towards each other and share in each other's pleasure and sorrow. Not to divulge each other's secrets to third persons. The Messenger of Allah (PBUH) said: On the Day of Judgement the most unfortunate person will be one who discloses the secret affairs of a husband and wife to others (Muslim).

It is but a common place that the husband should look after the external affairs and the wife take care of the internal concerns of the household. There is no specific provision either in the Qur'an or Sunnah obliging the wife to act as a cook for the household. However, when Ali and Fatimah (RA) were married the Messenger of Allah (PBUH) allotted the management of external affairs to Ali (RA) and assigned the domestic chores like cooking and cleaning to Fatimah (RA).

Satisfaction of each other's sexual needs is one of the crucial mutual responsibilities of the spouses. Abu Hurairah (RA) narrated that the Messenger of Allah (PBUH) stated: If a husband beckons his wife to his bed

and she refuses to comply and keeps the husband disgusted, the angels of Allah keep damning her till the break of day. That means she will be deprived of the mercy of Allah.

There is a divine reward for mutual satisfaction of each other's sexual needs: The Messenger of Allah (PBUH) told his companions (RA): Allah will reward the couple for their sexual intercourse. The companions (RA) asked: O Messenger of Allah (PBUH), why should one deserve a reward when he indulges in sexual intercourse to satisfy his lust? The prophet (PBUH) put a counter question: If somebody satisfies his lust outside his family whether it is sinful or not? The companions (RA) replied: O course, it is sinful. The Messenger of Allah (PBUH) then replied: Because they keep away from satisfying their sexual needs in illegitimate ways and because they satisfy their needs legitimately within the family by the command of Allah there is a reward for it (Ahmad).

Joint endeavour to protect the members of the family from hell fire

Allah has proclaimed: "O you the believers protect yourselves and your households from that Fire whose fuel are humans and stones. It is attended by stern and harsh angels who do not defy God in whatever they are commanded by Allah to do and execute the commands given to them" (At-Tahreem: 6). When this verse was revealed Umar Bin Khattab (PBUH) came to the prophet (PBUH) and asked: We can protect ourselves from hell fire but how could we protect our households? The Messenger of Allah (PBUH) replied: Prevent them from evil and bid them to do right. This action will protect them from the Hell, Insha Allah.

4. The Serious Nature of Homicide and its Punishment in Islam

In the Islamic *Shari'ah* (Law), the crime of homicide or the murder of a human being has been condemned most forcefully but the deeper connotations of this prohibition are not taken seriously in the present times. We see that people do not desist from killing other human beings over non-issues and do not understand the gravity of the crime that they have perpetrated. In the Qur'an and Hadeeth, this crime has been condemned in the strongest possible words and is rendered as the greatest sin after polytheism. Some of the Islamic scholars are of the view that under the injunction presented in Verse 92 of Surah An-Nisa', a person who kills a Muslim unlawfully, does not remain a Muslim any more. Another and larger group of the Islamic scholars deem that the person who commits this heinousness would go to the Hell in order to receive his punishment but would retain his faith and would ultimately be forgiven. But only Allah knows the best. The verse reads: If a man kills a believer intentionally, his recompense is the Hell, to abide therein forever: and the wrath and the curse of Allah are upon him, and a dreadful penalty is prepared for him.

Almost all the scholars agree that even if within the life of this world, the heirs of a murdered individual accept *diyyat* or blood-money and forgive the murderer, the person would have to undergo the judgement of Allah and receive his recompense.

The Quranic wisdom deems the murder of one man as the annihilation of the entire humanity, Al Maeda Verse: 32

reads, if anyone slays a human being, unless it is (for punishment) a murder or for spreading corruption on the earth, it shall be as though he had slain the whole mankind.

Allah has made this crime sound so great, so as to cast a deep impression on human heart about the enormity of criminality involved in the homicide. On the other hand, Allah wants all to have the sensibility that a single unlawful killing is a crime against all of us i.e. all human beings.

In Surah Al-Israa Verse 33 Allah enjoins: Do not kill any person the life of whom is sanctified by Allah, except for a just reason. And whoever is killed unjustly, We have invested his heir with authority (of equal retaliation), but he must not cross the limit in the matter of killing. Surely, he will be helped (by Allah).

Similarly, in Surah Furqan Verse 68 and 69, Allah appreciates those who do not take any human being's life which Allah has willed to be sacred. And this injunction is reinforced by the promise of doubled suffering for the person who transgresses Allah's commandment in this regard.

The words of the Holy Prophet (PBUH) in condemnation for Homicide

The Prophet (PBUH) is *rahma,* Blessing for all the worlds *'rahmatan lil aalameen'* and therefore he has condemned killing without moral or legal right. In several traditions he has stopped the *ummah,* his followers to desist from this heinousness. Following are only five of these commands:

- At the time of the last Hajj, the Prophet (PBUH) gave an important sermon in which he (PBUH) said: O' people! verily your blood, your property and your honour are sacred and inviolable until you appear before your Lord,

as the sacred inviolability of this day of yours, this month of yours and this very town (of yours).Verily you will soon meet your Lord and you will be held answerable for your actions. So do not revert after me into a Kaafir and misguided and start cutting off each other's heads (Bukhari, Muslim).

- Anas (RA) reports that the Prophet (PBUH) said, "The unyielding among the major sins are these: ascribing partners unto Allah, homicide, disobeying the parents and lying." (Sahih Bukhari).
- Abdullah bin Mas'ud (RA) reports that the Prophet (PBUH) said, "To abuse a Muslim is a major sin and to fight him with the intention of killing him is disbelief (in Allah) (Bukhari - Kitab al Adab).
- Abdullah bin Umar (RA) relates that the Prophet (PBUH) said, "A Muslim has dispensation (exemption through forgiveness) in his faith as long as he refrains from prohibited bloodshed." (Sahih Bukhari).
- Abdullah bin Umar (RA) reports that the Prophet (PBUH) said, "In the view of Allah, the annihilation of the entire world is a lighter happening than the murder of a Muslim." (Tirmizi: Chapter ma ja'a fi tashdeed qatlil mu'min, Nasa'i, Ibne Maaja).

In the light of all of these we can see that homicide or killing of a human being and over and above that, killing of a true Muslim is an unpardonable major sin and for this a man would remain exposed to eternal punishment in the Hereafter. Even within this worldly life, such a sin brings absolute disgrace, loss of family and worrisome loneliness. Therefore, every care should be observed to avoid circumstances that lead to this heartless brutality.

The Types of Homicide

There are three types:

- **Qatle 'Amad** or Wilful Homicide also known as First Degree Murder in the Western law: This is killing with a tool or weapon which is commonly used to slay.
- **Qatle Shubhe 'Amad** or wilful but doubted homicide also known as Second Degree Murder: This is a case in which actual death is caused but the reason or instrument used is not a conventional weapon which would indicate that the underlying motif behind the event was not purely an intention to kill.
- **Qatle Khata'** or Mistaken Murder or Manslaughter: This is a situation where a person dies wholly unintentionally on the part of the accused who happened to cause the death of the deceased accidentally, by mistake and without mensrea.

The Ruling of Qatle 'Amad

This is the greatest sin after polytheism or ascribing partners unto Allah.

"Whoever kills a believer deliberately, his reward is Jahannam (Hell) where he shall remain forever, and Allah shall be angry with him and shall cast curse upon him, and He has prepared for him a mighty punishment. (Surah An-Nisa': 93).

"Whoever kills a person not in retaliation for a person killed, nor (as a punishment) for spreading disorder on the earth, is as if he has killed the whole of humankind", (Surah Al Maeda: 32).

Qisaas (Retribution) or Diyyat (Blood-money) or Forgiveness

If homicide is established, the heirs and relatives of the murdered individual have the right to take retributive action under the laws of the land which means that the person charged with the crime should undergo capital punishment.

The other option is to receive blood-money amounting to the price of one hundred camels from the killer through his relatives. This money can be even more or less according to the deal between the two parties.
The third option is complete forgiveness.

The Qur'anic injunction in this regard lies in (Surah Al Baqara: 178-179) "O you who believe, Qisas has been prescribed for you in the case of murdered people: The freeman (will be killed) for the freeman, the slave for the slave, and the female for the female. However, if one is somewhat forgiven by his brother, the recourse (of the latter) is to pursue the former (for blood-money) with fairness, and the obligation (of the former) is to pay (it) to the latter in a nice way. That is a relief from your Lord, and a mercy. So, whoever transgresses after all that will have a painful punishment. There is life for you in Qisas, O people of wisdom, so that you may refrain (from killing) and might remain conscious of Allah."

The objective of this detailed delineation is to establish the law that the person who has committed the murder of another, whether he is a free man or a subordinate or a female, he or she alone would be held responsible for the retributive capital punishment and in exchange for him or

her, another person would not be sacrificed to save the original murderer. According to Ibne Katheer, two Arab tribes who were at the brink of undergoing unjust settlement of retribution were thus pacified when these verses were revealed and the law was thus established forever.

According to the Prophet (PBUH), if a person causes the death of a near relative, there would be no share for him in the property of the deceased. There is a tradition in which Umar (RA) gave the blood-money of Ibne Qatadah Almudlaji to his brother instead of his murderer's father.
There is no prescribed expiation or atonement for *Qatle 'Amad* except that some scholars have deduced its importance from the injunctions related with *Qatle Khata'* under the logic that through the payment of blood-money or forgiveness of *Qisas* or retribution, the murderer would remain alive to the worldly comforts, but he would have to face his ultimate judgement and therefore he should observe all the means of expiation including freeing a slave or fasting consecutively for sixty days.

Ruling of Qatle Shubhe 'Amad

If a person attacks the other with an unconventional instrument or mere bodily hurt or another rash or careless action that usually does not cause death but in that particular case it does, then although it would be considered a murder or homicide but the *Qisaas* or just retribution would not be applied. However, the heirs of the deceased would have the right to take D*iyyat* or blood-money. The two parties can mutually agree on some value of money or so more or less than the fixed rate of *Diyyat.*
In *Qatle Shubhe 'Amad*, there is no prescribed atonement apart from the *Diyyat* but the scholars agree that since a

human life has gone wasted, the *Kaffara* or atonement should be observed in order to win Allah's pardon.

Ruling of Qatle Khata'

This is a kind of homicide in which the death of an individual is caused wholly without mensrea or bad intention. It is caused by a mistake and without any preplanning by the accused. For example a person went on game hunting and his bullet hit an innocent person who happened to cross the line of the fire. The Islamic law permits the legal heirs of the deceased to negotiate the amount of *Diyyat* or blood-money from the slayer or forgive the person. The law also demands from that person for the atonement by observing sixty consecutive fasts. Allah has enjoined thus in Sura An-Nisa Verse 92-93: It is not for a believer (Muslim) to kill any believer, except by mistake. Whoever kills a believer by mistake, then, a believing slave has to be freed, and the blood-money must be paid to his family, unless they forgo it. If he (the victim) belongs to a people hostile to you and is a believer, then, a believing slave has to be freed. If he (the victim) belongs to a people between whom and you there is treaty, then, blood-money is to be paid to his family, and a believing slave to be freed. Whoever does not find one has to fast for two consecutive months. This is repentance prescribed from Allah's side. Allah is All-Knowing, All-Wise. Whoever kills a believer deliberately, his reward is Jahannam (Hell) where he shall remain forever, and Allah shall be angry with him and shall cast curse upon him, and He has prepared for him a mighty punishment.

Note: In the case of Qatle Khata', it needs to be established if the person killed met that fate due to the mistake of another person or due to his own error of

judgement or will. For example, a moderately speeding car hitting a person who suddenly rushes over the road would not constitute a case of Qatle Khata' as it is the mistake of the deceased himself.

Some miscellaneous issues regarding *Qatl,* homicide

- Surah Al Maeda Verse 45: A life for a life, and an eye for an eye, and a nose for a nose, and an ear for an ear, and a tooth for a tooth, and a [similar] retribution for wounds; but if anyone remits the retaliation out of charity will atone thereby for some of his past sins. And they who do not judge in accordance with what God has revealed - they, they are the evildoers!
- The literal meaning of Qisas is that of similarity or equality. In the Shari'ah terminology the word implies a punishment in which the principle of equity is observed.
- The *Diyyat* or blood-money is equal to the price of one hundred camels or ten thousand *dirhams* or one thousand *dinars* or whatever the parties agree upon among themselves. In Saudi Arabia the amount of blood-money these days is three hundred thousand Riyals.
- If the deceased person is a woman, then half of the conventional blood-money is payable.
- The fasts of atonement must be observed by the criminal himself; however the blood-money is incumbent upon the family members of the murderer known as aaqilah. This responsibility has been enjoined upon the nearest relatives under the logic that the entire family should abhor the crime of homicide and try to prevent it to the last possible effort.

- If due to disease or menses, a murderer cannot continue to fast consecutively, then he or she will have to complete the number of the fasts when they are in appropriate condition. If there is a chronic ailment and the fasts are not possible at all, then verbal atonement must be sought from Allah.
- Any entity or amount received as blood-money would be distributed among the legal heirs as the inheritance. If one heir forgoes his part, then only the remaining part of blood-money would be charged and if all of them follow suit, then the entire blood-money would be forgiven.
- On the other hand, if any one of the legal heirs demands his part of the blood-money from the family of the murderer or forgives him altogether, then *Qisas* or retributive justice of capital punishment would not be exacted and the other legal heirs would only have two options; either to receive their part of the blood-money or to forgive.

To conclude, we must develop an acute sensibility towards the crime of homicide and make every possible effort to minimize its ratio in our society by discouraging it at the personal as well as the social level. If someone happens to commit this brutality, then we should remember that only the government of that state has the right to exact the *Qisas* and discharge its duty of capital punishment. May Allah protect us from all actions that displease him and may we be granted true success both in this world and in the hereafter.

5. Women as Earning Hands

Some Deliberations in the Light of Islamic Tenets

According to the Islamic principles of life, a woman should lead a kind of life in which the earning aspect of domestic obligation should principally remain the responsibility of the man in the family. The code of Islamic principles known as *Shari'ah* does not compel the woman to earn sustenance in any case and the entire responsibility of sustaining the economic aspect of family life rests with the man.

Before their marriages, all the responsibility of food, shelter, clothing and the fulfilment of other needs of girls rests with the fathers and after they reach their new homes after marriage, this responsibility shifts to their husbands. In Sahih Bukhari the women have been declared the queens of the household! In Surah Al Ahzab Verse 33 Allah says, "And abide quietly in your homes, and do not flaunt your charms as they used to do in the days of pagan ignorance".

The Prophet (PBUH) had divided the household between his daughter Fatimah (R.A) and his son in law Ali (R.A) in a way that, the former was responsible for the affairs inside the house and the latter had the charge of errands outside the house. Similarly, the responsibility of security and the protection of life and property rest on bodies comprising men and the congregational prayers which are *Wajib* (necessary) and *Sunnate Mu'akkada* (emphasized Sunnah) are to be performed by the men whereas the

women are repeatedly advised to say their prayers at home.

This division of labour between men and women does not only reflect the Islamic character but it is also in accordance with the general human nature which assures peace and comfort of both. At the same time we must remember that going out of the house and opting for a profession or doing a business is not in any way prohibited in Islam. All those professional commitments that men can take up, are allowed for women as well but with certain limitations and conditionality. Sometimes, the women who follow professions like medicine and teaching can address the collective needs of the womenfolk in the society and hence it rather becomes desirable. The four cares that should be observed in this regard are as follows:

1. Proper dress and veil
2. No free mixing of opposite genders
3. Safe means of commutation to and from the place of work
4. Appropriate permission by the parent or the guardian

The two major benefits that the women's professional outlook entails include financial support for the family and a relative sense of independence for the women who are unduly suppressed in chauvinistic households but the overall harm that the growing trend of women's professional outlook is causing to the society generally and to themselves particularly include the following:

1. Financial independence tends to give women a more assertive ego and that sometimes clash with the ego of the husband and the mutual sense of interdependence suffers sometimes amounting to severance of relationship.
2. Sometimes for staying away from home for longer hours, the men in the family become jealous and full

of doubts and this adversely affects the trust inherent in the married relationship.

3. The children suffer the most as they need the presence of their mother almost incessantly.
4. The kitchen, a very important aspect of the household, suffers and this tells upon the health of the entire family.
5. Sometimes the women undergo sexual harassment and this leaves deep scars upon their psyche.

In the light of the above discussion, women are allowed to do a job but it should be managed under utmost need and with utmost care keeping with the integrity of the household at the topmost priority.

6. Trust (*Amaanah)* and Related Injunctions

Before understanding the injunctions related with *amaanah* or Trust, it is important to follow the following preliminaries:
The thing or commodity which is entrusted to someone is known as *wadee'ah.* Whoever keeps the *wadee'ah* is known as *mouda'* or the entrusted person or simply the trustee. The person who initiates keeping of *wadee'ah* is known as *moudi'* or the trusting party. For example, Zaid gives Abdullah one thousand coins to keep on his behalf, the sum of money is the trust (*wadee'ah)*, Abdullah is trustee (*mouda')* and Zaid is trusting individual (*moudi')*.
Islam has ordained everything that is conducive to the well-being of the society and has prohibited everything that tends to cause harm. One of the good actions that Islam has encouraged is taking care of the trust (*amaanah)* by a trustee. Whenever a person has the need to entrust something for safe keeping over a certain period of time. This gives rise to mutual societal benefit and sets a tradition of cooperation among the members of a community. This is in accordance with the practice of the Prophet (PBUH).

The companions of the Prophet (PBUH) used to entrust their valuables to the Prophet for safe keeping. Even the pagans of Arabia did that very frequently despite the fact that they did not choose to believe his message at yet. The Prophet (PBUH) always performed this responsibility diligently. This was the reason that the Prophet (PBUH) had been called *al-Amin* or *the Trustworthy* much before

the prophethood was bestowed to him. When the Prophet (PBUH) intended to migrate from Makkah to Madinah, he had many of these entrusted possessions to return to their rightful owners and he gave that responsibility to Ali (RA) who slept in his bed as a guarantor of the trust while the Prophet (PBUH) rode away to Madinah in the company of Abu Bakr (RA). In the morning Ali (RA) handed these over to the respective owners on behalf of the Prophet (PBUH) and thus the prophetic tradition of safeguarding the trust remained intact.

There are several instances in the Qur'an and Sunnah where this important factor of faith has been reiterated. For example:

- In Surah An-Nisa Verse 58: Behold Allah bids you to deliver all that you have been entrusted with unto those who are entitled thereto.
- In Surah Al Baqara Verse 283: If you trust one another, then let him who is trusted fulfil his trust and let him be conscious of Allah, his Sustainer.
- In Surah Al-Anfaal Verse 27: O you who have attained to faith, do not be false to Allah and his Messenger, and do not knowingly be false to the trust that has been reposed in you.
- In Surah Al Ma'arij, through Verse 32 to 35: And those who are faithful to their trusts and their pledges. These it is who in the gardens of paradise shall be honoured.

Similarly the Prophet (PBUH) has enjoined that the entrusted entities must be returned (Tirmidhi, Abu Da'ud, and Ibne Maja).

In the light of the Qur'an and Sunnah, the scholars agree that keeping someone's wealth or goods as the custodian

is a matter of divine rewards. Allah has enjoined in Surah Al Ma'ida Verse 2: "And help one another in promoting virtue and pious duty." The Prophet (PBUH) has said that Allah keeps supporting His servant as long as he stands by his brother (Muslim).

Along with such Qur'anic evidences and the consensus of the scholars, it is a natural demand of human life that keeping and observing the trusted entities should be allowed. Thus if a fellow brother, friend or neighbour needs to give us the custody of his wealth or goods, and if we can actually take care of it in an appropriate manner, then following the example of the Prophet (PBUH)we should accept the responsibility and expect its reward from Allah.

Islamic Ruling over wadee'ah

Ordinarily, keeping the custody of another person's belongings is *mustahabb* or a recommended action but in certain situations, it becomes *wajib* or compulsory e.g. if a person's belongings are exposed to danger and your custody can protect his best interest, then you should have a sense of responsibility and receive the articles of trust with open arms. At the same time if you find out that you cannot stand a guard against loss to the property of your friends, then it is better to beg your excuse.

If an entity or wealth is kept as a trust, the following legal rules would apply:

1. The goods as well as the wealth would remain with the trustee as *amanah* or trust only.
2. The *ameen* or the trustee would take utmost care in good maintenance of the *wadee'ah* or the trust.
3. The trusting person may take back his trusted property any time.

4. The trustee may also return the trusted entity back to the owner at any time.
5. The trusting person will have to finance the expenses incurred by the trustee for example if the trusted entity is an animal, then its food and if it is a house then its relevant repair/construction and maintenance charges must be borne by the trusting individual.
6. It is permissible for the trustee to fix a certain payment for the safe custody of the trust and when this payment is fixed, it is incumbent upon the owner/trusting individual to pay it. Even if direct payment for the trust has not been settled but the trustee has to devote a certain conspicuous part of his property for the cause of safekeeping of the trusted goods or wealth, then he can ask for a fixed rent as well. But it is important that all this conditionality is settled at the very outset of mutuality.
7. If despite the payment of the fixed rent or imbursement, a certain part or all of the trusted property is damaged or lost and no dishonesty is reported on the part of the trustee, then the latter will not have to compensate for the loss.
8. The trustee is not supposed to take any benefit from *wadee'ah* unless the owner himself allows him to do that.
9. If the trustee has utilized a certain part of the trust without the permission of the owner and there occurs a loss thereupon, the trustee would be responsible for it.
10. As stated above, if the trusted goods or wealth is lost despite all due care albeit beyond the control of the trustee, no redemption can be claimed. The

honest trustee is under no obligation for any payment whatsoever for any damage or loss to the trusted goods or wealth. This is not only in accordance with the religious ruling supported by the traditions of the Prophet (PBUH)but also in line with general logic that if the trustee is held responsible for the loss beyond his control, people would become nonchalant about the entire institution of trust. This principle is supported by several traditions narrated in Ibne Majah, Baihaqi, Dar Qutni. Several significant names among the Companions of the Prophet (PBUH) as well as the later scholars of repute have upheld this principle.

11. If the trusting individual claims that the loss incurred is due to negligence or wilful action of the trustee, then the scholars suggest that the trustee should be asked to testify in the name of Allah. If he does so, he should be absolved of the charge, unless the evidences clearly go against his testimony.
12. All the scholars agree that any increase that occurs to the original trust or any naturally caused benefit that comes to associate with it belongs to the trusting person. For example if an offspring is born to a trusted animal or the fruit orchard yields an unusual produce or a piece of land, rises in price, all these benefits belong to the person who has trusted his goods or wealth with the trustee.

Conditions applicable to both the trusting person and the trustee

In both the trusting person and the trustee, following conditions must be found:

- Both should be cognizant adults.

- If the *ameen* or the trustee dies, his heirs are compelled by *shari'ah* (the Islamic Law), to return the trust.
- If the trustee goes out on a very long voyage, it is his duty to either return the trust to the rightful owner or another person of responsibility. It is to be observed in the example of the noble Prophet (PBUH) that when he migrated from Makkah to Madinah, he handed over all the trusts to Ali (RA) to hand these over to the respective owners. However, if despite the condition of long absence the trusting person wants the trust to remain under the guardianship of a certain trustee, there is nothing wrong with that.
- The trusting person must be thankful to the trustee that he took care of his belongings in the consciousness of Allah. The Prophet (PBUH) has said that a person, who does not observe gratitude towards his fellow humans, would not be thankful to Allah. (Tirmidhi) If the trusting person presents to the trustee a gift in gratitude, then it is recommended. The Prophet (PBUH) said, "If someone treats you in a beautiful way, and you do not have the means to afford a present, and then pray for him in a good way." (Abu Da'ud).
- The trustee should not be pretentious of his good action of keeping a trust. He must realize that he did that noble action following the good example of the Prophet (PBUH) and therefore he should seek the acceptance of his good deed in the eyes of Allah and should pray for his reward in silence.

Just like a trust has to be unconditionally taken care of in good faith, we should remember that in this fleeting life,

our own selves, wealth and our progeny are like *amaana* or trusts that Allah has bestowed upon us for a limited period of time. Allah has said in Surah Al Ahzaab Verse 72: "Lo! We offered the trust unto the heavens and the earth and the mountains, but they shrank from bearing it and were afraid of it. Yet man assumed it." Therefore the trust that Allah has allowed us to bear in all its forms must be taken care of with full devotion as we shall be asked about it on the Day of Judgement.

If we are doing a job, then the prescribed hours of duty are like a trust that we must keep. The promises done in our social life and in the course of businesses that we undertake have also got the status of trusts. Similarly, if someone has divulged a secret to someone, these are also to be observed with the same sanctity that is ordained with the institution of *amaana*, *wadee'ah* or the trust. The Prophet (PBUH) has warned us: "When dishonesty in the matters of trust becomes rampant, then just wait for the Day of Judgement" (Bukhari).Similarly, the Prophet (PBUH) said that a hypocrite has three marks of identity: Telling lies, breaking the promises and cheating in trust (Bukhari and Muslim).

An Important Note: If someone has borrowed a loan, and the amount of loan has to be returned even if it could not be brought into active use. Similarly, if an acquired thing that had to be returned to the owner is lost even before giving any benefit, then it has also got to be paid for. May Allah make us authentic and truthful observers of trust and may we be able to return the entrusted articles back to their true owners with grace and dignity, Amen!

7. Basic tenets regarding Borrowing, Lending and Paying Back the Debt

If a person acquires an amount of money as debt in order to fulfil an important need, then it is not only permissible but also the basis of reward for the one who lends out the money. Lending money to the needy falls in the category of *mustahab* i.e. duties recommended, but not essential, fulfilment of which is rewarded, (though they may be neglected without any punishment thereof).

The encouragement of fulfilling others' needs in the Qur'an and Hadeeth

- Surah Al Hajj: 77, And do good so that you may prosper.
- Surah Al Maeda: 2, Help one another in actions of righteousness and piety.
- The Prophet (PBUH) said, "The one who removes a worldly ailment of a Muslim, Allah will remove his worries on the Day of Judgement. The one who arranges solace for an agonized individual, Allah will decide ease for him in this world and the Hereafter. Allah keeps supporting his servant as long he keeps supporting his brother (Muslim).
- The Prophet (PBUH) said that when a Muslim gives credit (loan) to his brother twice, one of the turns is considered sadaqah, voluntary charity (Nasai, Ibne Majah).
- The Prophet (PBUH) said, "On the Night of Ascension (Me'raj), I saw it written on the door of the Paradise

(Jannah) that the reward for the voluntary charity is ten times more whereas, the reward for giving out loan is eighteen times more. I asked Jibraeel (AS), "Why is the reward of lending more than the charity?" and he replied, "A mendicant asks for charity while he has some sustenance while a debtor would borrow money only in the time of need." (Ibne Majah).

- Abud Dardaa' (RA) said, "To me two Dinars given out as loan are better than the same amount given in charity." (Baihaqi).

The reason for this is that the credit would come back after the fulfilment of the need of the borrower and then it can be lent out again to help another person.

The Islamic Law allows borrowing and lending money but for the sake of general good, it is important that the lender should not apply a condition for his personal materialistic gain.

The conditions to be observed during borrowing and lending

Verse 282 of Surah Al Baqara is the longest *ayah* in the Holy Qur'an and it enumerates divine injunctions pertaining to borrowing and lending so as to avoid any discrepancy in such a financial deal. Three of these injunctions are thus:

1. There should be a recorded documentary evidence for the amount taken as loan, whatever the sum may be, big or small.
2. The tentative date for the payment of the debt should also be finalized.
3. Two witnesses to the borrowing transaction should also be taken.

It is compulsory for the borrower to make every possible effort to pay back the debt at the finalized date. However, if he finds himself in adverse circumstances where the commitment cannot be observed, he should be conscious of Allah and ask for another grace period till the sum can be paid. If the lender grants it, he may expect great rewards from Allah. But if someone withholds the repayment of debt despite his capacity to pay, then there are several severe warnings for him in Ahadith. The Prophet (PBUH) used to forbid the funeral prayer of the debtor till the payment of due could be arranged. Some of these Ahadith are presented here:

- The soul of a Muslim remains stagnant (cannot progress to the Paradise) till all his debt is paid.
- One day after Fajr Salah the prophet (PBUH) said, 'One of your companions has been stopped at the door of the Paradise due to non-payment of his debt, now if you so desire, you can let him face Allah's wrath or you can save him (by paying his debts) (Haakim, Attargheeb Wat Tarheeb).
- Allah forgives all sins of a martyr of His path but he does not forgive the debt (Muslim).
- A person who borrows from someone with the intention of returning it, the Allah creates circumstances to facilitate the payment but if the person plans to embezzle the loan, then Allah creates circumstance that the entire sum is destroyed (Bukhari).
- If a person dies in the condition that he is a borrower, then his debt would be paid (spiritually) through his divine rewards (that he would have earned all his life) (Ibne Majah).
- If a person borrows with the intention that he would not pay it back, then he would be presented before Allah under the title of a thief (Ibne Majah).

- It is callousness to delay the payment of debts (Bukhari, Muslim).
- The one who does not repay his debt despite his ability to do so is vicious and deceiver (An Nawawi, Fathul Baari).
- It is related by Jaaber (RA) that a person among us died. When we gave him the funeral bath and shrouded him and requested the Prophet (PBUH) to lead his funeral prayer. He (PBUH) asked if there was any debt due on the deceased. We told him that he owed 2 Dinars. The Prophet (PBUH) replied, “Then let you lead his funeral prayer. Abu Qataada (RA) said, “O Prophet (PBUH), I take his debt upon myself.” To this he (PBUH) replied, “Then the debt is incumbent upon you and the deceased is free. Afterwards, the Prophet (PBUH) led his funeral prayer (AttargheebWatTarheeb162/2).

Special Supplication for the payment of debt

One day the Prophet (PBUH) came to the mosque and saw AbuImaama (RA). The Prophet (PBUH) inquired from him the reason for staying in the mosque without it being the prayer time. Abu Imama (RA) replied that sorrows and debts had overwhelmed him. To this the Prophet (PBUH) asked him to read a supplication day and night and told him that by virtue of it Allah would relieve him of both his sorrows and his debt. Here is the supplication: "O Allah I seek refuge in You from worry and grief, I seek refuge in You from hopelessness and laziness, I seek refuge in You from miserliness and cowardice and I seek refuge in You from overwhelming debt and from the force of men". Abu Imaama (RA) states that he recited this *dua* (supplication)

and Allah removed all his worries and debts. (Abu Dawood)

If a borrower/debtor wishes to add something to the principle sum out of his own good will, then it is permissible and in accordance with the prophetic tradition. But no additional fixed charges should be incurred by the debtor. We should avoid taking loans from the bank as it is directly related with *riba* known as bank interest which is a form of usury which is *haram (*prohibited).

An inspiring story

In Sahih Bukhari, there is a story of a man of Bani Israel who took a loan of one thousand dinars from another and on the demand of a witness by the creditor, made Allah his Witness and his Guarantor. At the appointed date, he tried to find a ship back to the land where his creditor lived and failing that opportunity he took a piece of wood, packed that sum of money along with a letter of reference addressed to Allah to make that money reach the lender. Sometime later, the means of a voyage became available and he travelled to his creditor and presented another one thousand dinars to him. To his happy surprise the creditor confirmed that Allah had already caused that piece of wood along with the money and the letter to reach him as he found that log of wood and carried it home to utilize as fuel and upon hacking it into two, found the sum meant for him intact. The borrower went happily away.

8. Procrastination in payment of debt is injustice

If someone asks for a loan to fulfil his specific needs, then to help him by granting loan is an act to be rewarded by Allah Almighty. As, the scholars have written in the light of Qur'an and Sunnah, that at the time of needs, asking for loan is permissible. If someone is asking for loan, then to lend him money is commendable. Because, helping someone by lending is highly encouraged by Islam and promised the best reward both in this world and hereafter. But it is inevitable for lender not to impose a condition for taking more than amount what he paid to the debtor. While lending and borrowing, we are to abide by the rules stipulated by Allah Almighty in Suratul Baqarah Verse 282. The main objective of these provisions is that no dispute will arise later on. Among these rules, three important rules are as under:

1. If you are lending money to any person, then you have to write it down, even if the volume of debt may be very meagre.
2. The date of loan paying back must be determined.
3. Two witnesses also should be designated.

It is essential for borrower to exert his possible best efforts to return the loan on the fixed date. In event, loan payback is not possible on the fixed date, then, it is necessary for him to fear Allah Almighty and beg more grace period from the lender prior to expiry of the fixed payback date. Allah Exalted will greatly reward the lender on allowing him more grace period. But, the people who despite having ability to

pay the loan back, they derelict in payment, for them, severe warnings are mentioned in sayings of the prophet (PBUH), even the prophet (PBUH) used to deny to offer funeral prayers of those persons until their debts were paid off.
The Messenger of Allah (PBUH) said: the soul of a Muslim will be hanging due to his debt (i.e. debt prevents to enter into paradise) until his debt is paid off. (Tirmidhi, Musnad Ahmad & Ibn Majah)

One day after performance of Fajr prayer, the Messenger of Allah (PBUH) said: one of your companions has been stopped at the gate of paradise due to non-payment of his debt, If you wish to let him to undergo God's punishment, or you will to save him from torment (by paying his debt off). (Al-Targhib wal-Tarhib).

The Messenger of Allah (PBUH) said: Allah Exalted forgives the martyrs on land for all sins except debt. (Muslim).

The Messenger of Allah (PBUH) said: whoever borrows money from someone intending to pay it back, then, Allah Exalted facilitates for him payment of his loan. While borrowing, if he intends to devour, then Allah causes such reasons that destroy his wealth. (Bukhari).

The Messenger of Allah (PBUH) said: Whoever dies while he was in debt, then his loan will be paid off through his good deeds. (However, if someone pays his debt off after his death, hence there will be no impeachment, if Allah wills. (Ibn Majah).

The Messenger of Allah (PBUH) said: despite having ability to pay debt back, it is an injustice to procrastinate in paying the debt back. (Bukhari & Muslim).

Jabir (RA) narrated that a man died, we after washing him up and shrouding him, came to the Messenger of Allah (PBUH) to offer prayer over him. The Messenger of Allah (PBUH) asked “is there any debt on him?” Then we said that there is a debt of 2 Dinars on him. The Messenger of Allah (peace be upon him) said that you yourselves offer prayer over him. Abu Qatada (RA) said that the Messenger of Allah (peace be upon him) O’ the Messenger of Allah! (Peace be upon him) I’m responsible for his debt. The prophet (PBUH) said that you became responsible of his debt, then, he became innocent. Thereafter, the Messenger of Allah offered prayer over the deceased. (Ahmad narrated with good source and Al-Hakim said it has authentic source --- Al-Targhib and Al-Tarhib 2/68)

Supplication of the Messenger (PBUH) for easiness in payback of debt

One day the Messenger of Allah (PBUH) entered the mosque. He saw there a man from the Ansar called Abu Umamah (RA). He said: What is the matter that I am seeing you sitting in the mosque when there is no time of prayer? He said: I am entangled in worries and debts. The Messenger of Allah replied: Shall I not teach you words by which, when you say them, Allah will eliminate your worries, and settle your debt? He said: Why not, Messenger of Allah? He said: Say in the morning and evening:

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحَزَنِ وَأَعُوذُ بِكَ مِنَ الْعَجْزِ وَالْكَسَـــلِ وَأَعُوذُ بِكَ مِنَ الْجُبْنِ وَالْبُخْلِ وَأَعُوذُ بِكَ مِنْ غَلَبَةِ الدَّيْنِ وَقَهْرِ الرِّجَالِ "

"O Allah, I seek refuge in Thee from care and grief, I seek refuge in Thee from incapacity and slackness, I seek refuge in Thee from cowardice and miserliness, and I seek in Thee from being overcome by debt and being put in subjection by men." He said: When I did that Allah removed my care and settled my debt. (Abu Daud).

Note: In case, the borrower at the return of the loan pays a little more than the original amount, then it is not only permissible , but this act is a proven process by the Prophet (PBUH), provided that there should not be any deal for returning more than loan amount. We should avoid borrowing money from bank, because it would be returned along with interest and it is absolutely forbidden (Haraam) to take or give interest.

9. Interest (usury) - A sin that ruins the human beings

Of the numerous bounties that, Allah has bestowed upon us, wealth is one of the most significant ones. It is through wealth/money that an individual tries to cater his/her worldly needs within the framework of commandments of Allah. However, Islamic Shari'ah has made it obligatory on each and every believer to earn only through permissible means because on the Day of Judgement each and every individual will have to stand before Allah and account for the sources of wealth (what were the means through which wealth was earned, were they permissible), and where all was it spent, as in, while spending the money, did the person take into consideration the obligations towards Allah and towards people.

Notwithstanding the fact that wealth is both a bounty and a need, the Creator of the universe, and leader of all the prophets (AS) Prophet Muhammad (PBUH) have repeatedly referred to wealth as a temptation, a deceptive or misleading thing, and nothing more than some kind of embellishment of this world, as mentioned by Allah in the Holy Qur'an, "Know well that the worldly life is but a play and an amusement, and a show of beauty, and exchange of boastful claims between you, and a competition of increase in riches and children" (Surah Al-Hadeed, verse No. 20). Similarly, Prophet Muhammad (PBUH) said, "Each nation has had its temptation. For my Ummah the temptation is wealth" (Tirmidhi). Furthermore, Prophet Muhammad (PBUH) said, "I swear by Allah, I do not fear for you for poverty but I fear that just like the previous

nations, worldly bounties, as in wealth and property, are opened up before you and then you indulge in its pursuit, and then that wealth and property, just the way it happened with people of previous nations, destroy you" (Bukhari and Muslim).

This does not imply that we simply do nothing in order to earn wealth or money because striving for Halaal sustenance, raising children on Halaal means in itself is a part of religion. Even Prophet Muhammad (PBUH) said, "If a person spends on his family members then that too is charity, i.e. for that, too, the person will be rewarded" (Bukhari and Muslim). Instead, the idea is that we live this worldly perishable life alongside fearing Allah and come what may, we must give preference to success in the Hereafter (preference ought to be always for deeds that contribute to success in the Hereafter). If at all one confronts a situation wherein there is a clash between the worldly life and life after death then rather than betting his Hereafter he should overlook the temporary objectives of this perishable worldly life. Moreover, we should stay away from things that remain doubtful (with respect to their permissible character).

These days there is such a maddening race for accumulating wealth that many people don not even pay attention to the means through which wealth is accumulated (whether the means are Halaal or Haraam). In fact, there are few who have now given different names to forbidden means of accumulating wealth and not only have they made those means permissible for themselves, they have even started persuading others to employ those means, though Prophet Muhammad (PBUH) has said, "Halaal is clear, Haraam is clear. Between these two there

are a lot of things many people do not know. He who saved himself from the things that are suspected, had protected his religion and honour. And he who gets into things that are suspected (does not stay away from them) will (in due course) fall into things that are forbidden just like the shepherd who takes his goats for grazing near the grazing lands owned by others for there is a strong possibility that because of a moment's distraction of the shepherd the goats end up grazing from the lands owned by others" (Bukhari and Muslim).

Therefore, each and every Muslim ought to remain content with Halaal means as highlighted by Prophet Muhammad (PBUH), "Do not make your body grow on Haraam wealth because fire is better than that" (Tirmidhi). Similarly Prophet Muhammad (PBUH) said, "He who has been raised on Haraam wealth will not enter the Paradise. The destination of such a person is the Hell" (Musnad Ahmad). Moreover, Prophet Muhammad (PBUH) said, "How can the prayers be answered of those who eat Haraam, drink Haraam, and wear Haraam" (Sahih Muslim).

Among the major sins that are increasingly gaining currency in our society, the severest of all is interest.

What is Interest?

In relation to things of the same category that can be weighed or measured by means of some standard or money etc., when two people strike a deal in such a way that one has to give a little more in return is called *Riba*, that is called interest or usury in English.

When the Holy Qur'an declared interest as forbidden, the Arab society was well introduced to dealings based on

interest and at that point of time what they called interest was when someone was given money with the condition that he would return a higher amount regardless of whether the borrower has taken the amount for his personal expenses or for business purpose, i.e. whether it is simple interest (interest is applicable only once) or compound interest (interest rates are applicable repeatedly). For details kindly refer to commentator of the Holy Qur'an Maulana Mufti Muhammad Shafi's (RHA) book *Mas'la-e-Sood* (The Issue of Interest). This book is available on my website (www.najeebqasmi.com) for free downloading. For instance, if Zaid lends 100 rupees to Bakr for a month on the condition that he will take 110 rupees in return then it will be interest. However, in case the lendee, out of his own wish, returns more than the borrowed amount then not only it is permissible but it is something that Prophet Muhammad (PBUH) himself did. Nevertheless, it is important to remember that a higher amount must not be agreed upon in advance. The extra amount that the bank gives on the deposited amount – an addition that is fixed in advance in terms of certain percentage – is interest too.

Forbiddance of Interest

Interest is clearly forbidden in the light of the Holy Qur'an and sayings of Prophet Muhammad (PBUH). Allah has mentioned in the Holy Qur'an, "While Allah has permitted sale, and prohibited riba" (Surah Al-Baqarah, verse No. 275). Similarly Allah has said, "Allah destroys riba and nourishes charities" (Surah Al-Baqarah, verse No. 276). When the commandment in relation to forbiddance of interest was revealed, people were forbidden to even claim whatever amount of interest others owed to them: "and give up what still remains of riba, if you are believers"

(Surah Al-Baqarah, verse no. 278). Similarly, Allah commands in the Holy Qur'an, "O you who believe, do not eat up the amounts acquired through Riba (interest), doubled and multiplied" (Surah Aale Imran, verse No. 130).

Declaration of war against those who give and take interest

Interest has been highlighted as such a severe sin in the Holy Qur'an that even for major sins such as drinking of alcohol, eating of pork and adultery we do not find the kind of severe expression Allah has used in relation to interest. Thus, Allah mentions in the Holy Qur'an, "O you who believe, fear Allah and give up what still remains of riba, if you are believers. But if you do not (give it up), then listen to the declaration of war from Allah and His Messenger" (Surah Al-Baqarah, verse Nos. 278-279). For those who consume interest, Allah and His Apostle (PBUH) have declared a war against them and such a severe warning has not been used in relation to any other major sin such as adultery or drinking of alcohol. Renowned companion of Prophet Muhammad (PBUH) Abdullah bin Abbas (RA) says that he who does not agree on quitting his association with interest based dealings, it is the responsibility of the erstwhile caliph to make him repent. In case the person does not follow the injunction then the caliph should get him executed (Tafseer Ibne Katheer).

Humiliation and disgrace on the Day of Judgement for those who give and take interest

With reference to those who are associated with giving and taking of interest, the humiliation and disgrace they will face on the Day of Judgement is described in the Holy Qur'an in the following manner, "Those who take riba (usury or interest) will not stand but as stands the one whom the demon has driven crazy by his touch" (Surah Al-Baqarah, verse No. 275). May Allah protect us from all the possible forms of interest and from its harmful consequences. In relation to those who make room for several forms of interest, Allah says in the Holy Qur'an, "That is because they have said: 'Sale is but like riba', while Allah has permitted sale, and prohibited riba" (Surah Al-Baqarah, verse no. 275).

Those who give and take interest but do not repent will go to the Hell

"So, whoever receives an advice from his Lord and desists (from indulging in riba), then what has passed is allowed for him, and his matter is up to Allah. As for the ones who revert back, those are the people of Fire. There they will remain forever" (Surah Al-Baqarah, verse No. 275).

So, in these verses of Surah Al-Baqarah, Allah has strictly warned us to stay away from the sin that ruins the human being and with reference to those who indulge in giving and taking of interest Allah has categorically mentioned that in case they do not repent they should get ready for a war against Allah and His Apostle (PBUH). Moreover, Allah also mentions in the Holy Qur'an that those who give

and take interest will be humiliated and disgraced on the Day of Judgement and they will be thrown into the Hell. Prophet Muhammad (PBUH) too has insisted a lot on abstaining from interest and has pronounced severe warnings against those who give and take interest. Out of those I am mentioning a few:

Sayings of Prophet Muhammad (PBUH) in relation to interest

On the occasion of the last pilgrimage (*Hajjatul Wida'*), pronouncing the forbiddance of interest Prophet Muhammad (PBUH) said, "(Today) Interest belonging to the period of ignorance is waived and the first of all the interests that I waive off is the interest of my uncle Abbas (RA). All of that has been waived off." Since Abbas (RA) used to lend money to people on interest before the commandment in relation to forbiddance of interest was revealed, Prophet Muhammad (PBUH) said, "Today I waive off all the interest that others owed Abbas (RA)" (Sahih Muslim, Chapter *Hajjatun Nabi*). Reports inform us that it was roughly ten thousand *mithqaal* of gold. Interest was forbidden sometime during the last years of Prophet Muhammad's (PBUH) life.

Abu Hurairah (RA) narrates that Prophet Muhammad (PBUH) said, "Stay away from seven sins that ruin human beings. The companions of Prophet Muhammad (PBUH) asked, "What are those seven major sins (that ruin the human beings)?" Prophet Muhammad (PBUH) said, "Polytheism, performing magic, killing someone for no reason, give and take of interest, gobbling up the wealth of an orphan, fleeing the battlefield (in the event of war

against the infidels), pointing the finger at chaste woman" (Bukhari and Muslim).

Abdullah bin Mas'ud (RA) says, "Prophet Muhammad (PBUH) has cursed the person who consumes interest and the one who makes others consume it" (Muslim, Tirmidhi, Abu Daud, Nasai). The wordings of another report say that Prophet Muhammad (PBUH) has cursed the persons who take and give interest, those who maintain a record of interest based dealings, and those who bear witness to any interest based transaction. The wordings of Prophet Muhammad's (PBUH) curse on those who give and take interest are to be found in all the famous and celebrated texts of Hadeeth. May Allah make us all true lovers of Prophet Muhammad (PBUH) and may He help us live this perishable worldly life in the light of the sayings of Prophet Muhammad (PBUH), Amen!

Abu Hurairah (RA) narrates that Prophet Muhammad (PBUH) said, "There are four kinds of people in relation to whom Allah has made it obligatory upon Himself that He will not let them enter the paradise nor will He let them even taste the bounties of paradise; 1) The one who is alcoholic, 2) the one who consumes interest, 3) the one who gobbles up an orphan's wealth, 4) the one who disobeys his/her parents.

Prophet Muhammad (PBUH) said, "There are more than seventy divisions of interest and the lowest one is similar to committing adultery with one's own mother." (Haakim, Al-Baihaqi, Tabraani, Maalik).

Prophet Muhammad (PBUH) said, "To consume a dinar of interest is worse than committing adultery 36 times" (Ahmad and Tabraani fil Kabeer).

Loan from bank is also interest

99.99% Ulama of all the schools of thought agree that in the present times, the regularly followed process of taking loan from the bank and taking interest on the deposited amount are to be understood as the same interest that has been declared forbidden in the verses of Surah Al-Baqarah. It is the same interest regarding which Allah and His Apostle (PBUH) have declared a war against those who do not abstain from it, and those who do not repent, for them there is humiliation and disgrace on the Day of Judgement and their destination is the Hell. *Majmaul Fiqhe Islami*, an important organisation that has Ulama from all over the world, has had numerous meetings on this topic but in all the meetings it has been decided that this (loan from bank and interest on deposited amount) is forbidden. Majority of Ulama from the Indian subcontinent agree that it is forbidden (Haraam). In numerous conferences organised by Fiqh Academy, New Delhi, it has always been concluded that it is forbidden. Even Ulama from Egypt, who are normally considered more liberal and open-minded, have a consensus among themselves that there is no justification whatsoever when it comes to taking loan from the bank under the existing banking system and receiving interest on the deposited amount. In the entire world not even one school of thought's concerned *Darul Ifta* department (the department or section from where decrees are sent out), has termed it permissible or justified to take loan from the bank under the existing banking system or take interest on the deposited amount for personal use.

What should we do in the present times?

1. Along with fearing Allah we should always live our perishable worldly life by making attainment of success in the Hereafter as our principle aim of life.
2. In case someone terms bank loan or interest on deposited amount as permissible then we should stay away from such lines of argument and remain mindful of the consensus (in relation to all of this being forbidden) between 99.99% of Ulama of the current world.
3. We need to keep in mind that, in the light of the Holy Qur'an and sayings of Prophet Muhammad (PBUH), our respected Ulama's decision to term bank loan and interest on deposited amount forbidden is not because of some enmity that they have with us. Rather, we must understand that their decision is in our favour because interest has been termed as an exceedingly severe sin in the Holy Qur'an and sayings of Prophet Muhammad (PBUH). The words that Allah has used in relation to interest are not used even in relation to other major sins such as drinking of alcohol, eating pork and adultery.
4. The Prophet (PBUH), to whose nation we belong and take pride in that association, has cursed the ones who give and take interest.
5. The Prophet (PBUH) whose name we take has instructed us to stay away from things that are doubtful even if we perceive some loss with respect to this worldly life so that our Hereafter does not get ruined.

6. Abstain fully from taking a loan from the bank. We should fulfil our worldly needs without taking loan from the bank (manage them in a way that we do not fall in need of taking a loan from the bank). In case we confront some difficulties or troubles, we must observe patience.
7. We should always look at those who are weaker than us in terms of worldly stature and be grateful to Allah.
8. In case our amount is deposited in a bank, we should not use the interest that is offered on that amount on ourselves. Instead, we should spend it in general domains of charity or give it to institutions where poor and destitute and orphan children are looked after.
9. In recent times, banks have come up with different names of money-related transactions. Before investing money in any of these we must share complete details of the plan or policy with our respected Ulama and only after their approval, we should invest in the plan or policy.
10. In case a person resides in a country where it is impossible to stay away from interest, he should abstain from it to the extent he can. He should always remain concerned about ways in which he could protect himself from it and should continuously seek forgiveness from Allah.
11. Those, who do not abstain from interest are humbly informed that interest is an incredibly severe sin. Therefore, at least they should not use the interest amount for their own personal expenditures. Instead, with that amount they could pay income tax that is levied by the government because several Muftis have allowed us to use our interest amount in order to pay our income tax.

12. Those of us who have already used interest amount should first of all seek forgiveness from Allah and should make a resolve that from now on they will not take even a penny of interest and spend the remaining amount of interest in public good.
13. In case a company is only into interest based transactions and no other business dealings then it is not permissible to work in such a firm. However, in case a bank, alongside interest based transactions, is into permissible transactions as well (ones that are not Haraam) then it is not forbidden to work in such a firm. That said, one should still try and avoid working in such a firm.
14. Several economists who have a very little understanding of the Holy Qur'an and Sunnah of Prophet Muhammad (PBUH) are found presenting their arguments in favour of interest. The decisions or assessments of these materialists overlook the life of the Hereafter and are only in the light of this worldly perishable life.
15. In case someone wants to sell old gold jewellery and buy new gold jewellery then he should get the pricing done for both the items separately and only then take possession or give possession. It is not permissible to give old gold and the difference between the two in return of new gold because this too is a form of interest. Prophet Muhammad (PBUH) has declared it forbidden to buy and sell gold with a certain difference in pricing.
16. Every year we should calculate our wealth and accordingly give Zakat (obligatory charity). In the Holy Qur'an, Allah has expressed exceedingly severe warning for those who do not give Zakat on their wealth.

An important point

According to iconic economists of the world, the existing interest based system that we have serves none except the capitalists. Moreover, there are numerous problems in it because of which the entire world is now getting attracted towards Islamic system.

Note:

There are several materialists who provide an argument in justification of interest that the forbiddance of interest mentioned in the Holy Qur'an is in relation to taking loan on interest for personal needs. They assert that for business purpose one could take loan on interest. Similarly, there are several materialists who say that the forbiddance in relation to interest mentioned in the Holy Qur'an is about interest on interest (compound interest) and single interest does not fall under that commandment. First of all, an unconditional forbiddance is declared in the Holy Qur'an with respect to give and take of interest. So if we have to go beyond this declaration of the Holy Qur'an we will have to come up with an unambiguous argument in the light of the Holy Qur'an or sayings of Prophet Muhammad (PBUH), something that cannot be presented till the Day of Judgement (is absolutely impossible). This is why, right from the best of times till now, not even a single commentator commented on the verses that forbid interest in this particular manner. Moreover, when the Holy Qur'an declared interest as forbidden, it was operational both with reference to personal as well as business needs. Similarly, both simple and compound forms of interest were operational. For as many as 1400 years, commentators, scholars of Hadeeth and our respected Ulama have written about this only in the light of solid arguments. This matter is pretty much like someone saying that in the Holy Qur'an alcohol is forbidden because

during that time alcohol was made at places that were not clean and now it is made with an informed sense of cleanliness and hygiene, is packaged in attractive bottles and sold at grand hotels, so it is not forbidden anymore. May Allah save all the Muslims from such worshippers of this world.

10. The issue of Insurance

Influenced by the west, Muslims too have begun to understand insurance of life, house, car and various other things as their necessity. However, as Muslims, in the light of the holy Qur'an and sayings of Prophet Muhammad (PBUH), we should seek opinion from our respected Ulama in relation to the justification of insurance, abstention in relation to insurance, justification of few of its forms in a situation wherein it is compulsory, and then act as per their opinion. Do remember that insurance is not that old a phenomenon. With reference to Asian countries it has gained roots only in the last 20-25 years. Ulama associated with all the schools of thought agree that the commonly found system of insurance is, in terms of its essence, a mix of gambling and interest, and both of these are forbidden in Islam. Therefore, I find it more suitable to briefly throw some light on the forbiddance of interest and gambling in the light of the holy Qur'an before presenting arguments in relation to insurance.

Forbiddance of Interest

From verse Nos. 275 to 279 of Surah Al-Baqarah Allah has strictly forbidden us from giving and taking of interest and has mentioned that in case givers and takers of interest do not repent for what they are doing, they should get ready for a war against Allah and His Apostle (PBUH). Moreover, it has been mentioned that givers and takers of interest will be humiliated on the Day of Judgement and they will be thrown in the Hell. As a matter of fact, interest has been highlighted as such a major sin in the Holy Qur'an that the words used by Allah in relation to interest are not used

even with reference to major sins such as drinking of alcohol, eating of pork and committing adultery. Following is a gist of commentary of verses 275 to 279 of Surah Al-Baqarah.

Those who take riba (usury or interest) will not stand but as stands the one whom the demon has driven crazy by his touch. With reference to those people who call several forms of interest permissible, Allah says that this mortifying punishment for them is because they had said, “Sale is but like riba,” while Allah has permitted sale and purchase and prohibited riba. So, whoever receives an advice from his Lord and desists (from indulging in riba), then what has passed is allowed for him, and his matter is up to Allah. As for the ones who revert (again get involved in interest based dealings), those are the people of the Fire. There they will remain forever. Allah destroys riba and nourishes charities. When the commandment in relation to forbiddance of interest was revealed, people were asked not to take back even the interest amount others owed to them and it was said, “O you who believe, fear Allah and give up what still remains of riba, if you are believers. But if you do not (give it up), then listen to the declaration of war from Allah and His Messenger.” As a matter of fact, Allah and His Apostle (PBUH) have declared a war against those who give and take interest, and such a severe warning has not been given in relation to committing any other major sin such as adultery, drinking of alcohol etc.

Forbiddance of Gambling

Allah mentions in the Holy Qur’an, “O you who believe! Wine, gambling, altars and divining arrows are filth, made up by Satan. Therefore, refrain from it, so that you may be successful. Satan wishes only to plant enmity and malice

between you through wine and gambling, and to prevent you from the remembrance of Allah and from Salah. Would you, then, abstain?" (Surah Al-Maaidah, verse nos. 90-91) Four things are strictly forbidden in these verses; 1) Alcohol, 2) Gambling, 3) Altars, meaning those places that are particularly associated with worshipping of a deity other than Allah, or places where animals are sacrificed in the name of a deity other than Allah, and 4) Divining arrows or arrows used for gambling. *Qumaar*, *Maisar* and *Azlaam*, although they differ marginally in terms of their meaning, are synonyms for gambling, something that Allah has declared forbidden and has called Satan's impious act through which he makes an attempt at fulfilling his promise of deviating people from the straight path. In case one sees an aspect of profit in it, it is nothing but an illusion, in comparison to its profit its losses are so many that there is simply no point in pursuing such a worthless profit. Towards the end, Allah says that success in this world and the Hereafter lies in staying away from these things. And in the end of the verse Allah has highlighted one more evil aspect of these things that these will push you away from Allah's remembrance and daily prayers. As a matter of fact, Allah declared gambling as a sin equal to drinking of alcohol so that there remains no doubt about the forbiddance of gambling.

Impediment with reference to faith in destiny

Out of the negative aspects of insurance the third one is that, to a certain extent, insurance contributes to practical negation of faith in destiny. Faith in destiny is about employing permissible and Shari'ah based means, leaving future events to Allah (i.e. Allah will look after things in the

best possible way) and having firm faith that happiness and problems come from Allah and no worldly power can postpone or influence Allah's decision. Insurance, as a matter of fact, takes us away from all this because in insurance future events are predicted in advance through impermissible means.

The reality of insurance

In insurance, on the basis of certain conditions, a person is informed and reminded by another person about (the need for) safety from possible risks that could surface in future and is assured of compensation for few possible losses. The person who is assured of safety from possible risks and compensation for losses pays a fixed amount to the insurance company for a prescribed duration. As a matter of fact there is a certain kind of agreement between the person who buys insurance and the insurance company and according to Shari'ah for an agreement to be valid it ought to be based on some item or profit else the agreement will be invalid. It means that either the agreement includes item and an amount fixed for that item as happens in the case of buying and selling or partnership etc., or the agreement is about just an item without any amount for it as happens in the case of *Hiba* (when something is given away to someone for free), or is based on profit alongside an amount as happens in the case of rent, or is about profit without a compensation as happens in the case of lending money. As far as insurance is concerned, these conditions of agreement are missing. Rather, it is synonymous to taking responsibility of paying an amount that remains ambiguous. Now what we have to understand is that whether taking such a responsibility is permissible (Halaal) or forbidden (Haraam), or is permissible provided certain conditions are met.

Therefore, I am listing separately different types of insurance that are operational these days followed by the commandment of Shari'ah on each of these. In this regard articles written by Maulana Mufti Muhammad Taqi Uthmani have particularly benefitted me.

Life Insurance

In life insurance the person who buys the insurance pays few instalments to the insurance company for a fixed period of time. This instalment is called premium. The duration for which premium is to be paid gets fixed on the basis of a medical examination. Suppose the medical examination reveals that the person will live for the next ten years then for ten years this person (who has bought the insurance) will deposit a certain amount every month, say 1000 rupees. That way in a year he will deposit 12000 rupees and in ten years 120,000 rupees will be deposited. Now in case the person dies during these ten years, the insurance company will give a specific amount to the nominee, say five lakhs, a person who was named by the deceased at the time of buying the insurance, regardless of whether the person nominated is an inheritor as per the Shari'ah or not, or there being other inheritors other than the one who is nominated. And in case the person does not die during those ten years he is returned the deposited money with interest. Please be mindful that insurance company deposits the premium amount in banks and takes interest on that.

Thus, the amount that is deposited is safe, i.e. it will certainly be returned. However, the amount that will be returned remains unknown. In the aforementioned case it is not known whether the amount that is returned will be 120,000 or 500,000. It means that the amount to be

returned is not fixed. Therefore, this is gambling. Moreover, the amount is returned with interest, and insurance companies also take interest by depositing their money (premium amount received by the people) in banks. Furthermore, getting a life insurance is against faith in destiny. Therefore, being premised on gambling and interest, life insurance is forbidden (Haraam). Moreover, it also violates Allah's well established codes in relation to the system of inheritance.

Insurance of goods

Variety of things are insured so that in case that item is destroyed or there is some loss in relation to that item, the person who has bought the insurance will be either given the amount of the item or the insurance company will repair the item. For instance, shop or house is insured so that, in case fire breaks out in the house or the shop, the insurance company will give an amount equal to the actual cost of the house or shop. And in case of partial loss the loss will be compensated. Similarly goods are insured so that just in case while transporting goods from one place to another if something is broken or lost one could get the cost of the item from the insurance firm. Similarly cars are insured wherein in case of theft or fire or an accident etc. the insurance firm pays the cost of the car or gets the car repaired but for this the person who has bought the car insurance has to pay some amount to the insurance firm on a monthly or yearly basis. This amount is called premium and it is not returned to the person whether an accident happens or does not happen.

Shariah's word on insurance of goods

Majority of Ulama maintains that this insurance too is impermissible because it has elements of gambling in it. In this regard Prophet Muhammad (PBUH) has outlined a principle for the entire human race, "Neither should a person cause himself any loss nor should others incur loss because of him" (Mu'atta Maalik, Musnad Ahmad, Ibne Maajah, Dar Qutni). From one side the return is assured on the basis of the payment of premium but on the other side the compensation amount is not fixed and it is agreed upon that in case of an accident compensation will be given and in case an accident does not happen, no compensation will be given. Therefore, we find *gharar* (fraud) in it. Majority of Ulama maintain that such an insurance is forbidden, however, few Ulama such as Sheikh Mustafa Al-Zarqaa opine that this insurance is permissible. In case the government of a particular country makes such insurance compulsory then one could get it done because there is simply no option.

Third party insurance

The third type of insurance is known as third party insurance. It means that in case the insured person comes under financial obligation of a third party then the insurance firm will pay on behalf of the insured person. For instance, in case the insured person's car hits some person or damages some other car, it will be the responsibility of the insurance firm to pay for the damages. However, for this the person has to pay some amount to the insurance firm on a monthly or yearly basis, which is called premium. Whether the accident happens or does not happen, this amount is not returned.

Words of Shari'ah on third party insurance:

Just like other types of insurance in relation to third party insurance too majority of Ulama opines that it is forbidden (Haraam), however, few Ulama have called it permissible provided the insurance firm's business is not based on interest.

Words of Shari'ah on Health Insurance:

In case one is residing in a country where health insurance is compulsory it could be done, for there is simply no other option, else one should stay away from it to the extent possible because in this type of insurance too there is definitely an element of gambling as the amount of premium to be paid by the person who has bought the insurance is fixed but the compensation amount is not fixed, and the amount that is deposited is not returned even if the person does not fall sick at all.

Introduction to an Insurance Firm:

The aforementioned types of insurance come under commercial insurance. In this a company is established only to cater to commercial objectives. The way these firms operate is that firstly, with the help of actuarial sciences, a tentative idea is made about average number of accidents in a year, number of fire incidents in a year, where all car accidents happen, where all train accidents take place, how many ships drown, the frequency of earthquakes, how many people fall sick and so on. An average of these is calculated and on the basis of that average they calculate the number of accidents in the future years. On the basis of a rough idea about the

number of accidents expected in the upcoming years these firms calculate that in case people affected by these incidents were to be given compensation how much would be the overall cost that the company has to bear, and how much interest will be received if the overall amount received as instalments (premium paid by people) is deposited in the bank. Suppose that the firm figures out that in relation to the accidents of the upcoming year, overall expenses would be around one billion, now what the insurance firm tries to figure out is that in case they spend one billion rupees and address the needs of everyone influenced by these accidents, how many instalments should they demand from their clients and how much interest the insurance firm will get on that amount (premium paid by the people) as a result of which not only do they receive one billion rupees but more than that so that company registers profit, and the company, after taking care of all the expenditures, should register profit of at least 100 million in this case. Now they fix a particular number of instalments in order to collect the intended amount from the people. So whoever wants to buy the insurance will have to pay a certain amount and the ultimate objective of this exercise is to know how much will be overall amount once all the instalments are paid, and how much interest the firm will get from the bank once that amount is deposited. If they get 1.1 billion rupees they will give away a billion to compensate those affected by the accidents and the remaining 0.1 billion will be taken by them as their profit. This is how business organisations function.

The way mutual insurance functions

The way mutual insurance works is that few people join hands and create a fund. The purpose of this fund is to

assist one of the members in case he/she experiences an adverse circumstance. For instance, 100 people get together and deposit thousand rupees each so that they could help one of the members in case he/she were to confront an unfortunate situation. In case the amount falls short, members go for another round of depositing and in case part of the amount is left it is deposited for the following year. On this amount no interest is charged. In this kind of a venture there is no commercial intention. The only objective is to help each other by means of mutual cooperation. This kind of a situation is permissible according to everyone.

A suggestion: In this world where interest and insurance are part and parcel of everyday life, in case one is compelled to get an insurance he should give away the extra amount (in comparison to the overall amount deposited) in charity and in case he is not able to benefit himself fully from the deposited amount, he should leave the remaining amount as charity in the name of Allah. However, in case the insurance's character is mutual then there is nothing to feel concerned about.

What should we do in the times we live in

- Since insurance (as it operates in the present world) is based on interest and has elements of gambling, it is essentially impermissible but insurance has become a legal obligation in relation to several divisions of life. There is no doing away with it. For instance, car insurance, in all the countries of the world one has to get at least a third party insurance for the car. Now wherever there is a legal obligation,

Ulama have given scope for buying insurance for the simple reason that there remains no other option for the person.

- In case a Muslim's life or wealth in a country is actually under threat, in that situation too Ulama have declared it permissible to get an insurance.
- In the present world, the system that Ulama have proposed in opposition to the existing system of insurance is a progressive version of mutual insurance. This system is based on voluntary association rather than some agreement in relation to the amount to be paid. The way it is carried out is that few people join hands to form a company and whatever assets they gather they invest that in business. Then other insurance holders are invited to invest money in that venture. Whatever amount is received from them is also invested in a profitable business and a fund is created alongside so that in case members encounter an unfortunate situation that fund could be used to assist them. Towards the end of the year in case there is an amount left it is returned to the members or is deposited in their name in the fund for the following year. Few companies have been formed on this basis in Arab countries. Be that as it may, this system of insurance caters to the desired objective and at the same time, to a great extent, it is also an escape from interest and gambling. Please be mindful that the insurance companies functioning in India and Pakistan do not operate on the system of mutual insurance. Instead, they generally function on interest and gambling.

Summary

As outlined with the help of arguments, the insurance system found in the world is based on interest and gambling and both of these are categorically forbidden in the Holy Qur'an and sayings of Prophet Muhammad (PBUH). With reference to the forbiddance of these two the entire Muslim community unanimously agrees. Moreover, Allah says in the Holy Qur'an, "and makes unlawful for them impure things" (Surah Al-Aaraaf, verse no. 157). It means that even if, on the face of it, insurance – a compound made up of interest and gambling – signals profit, according to the words of the Creator of the universe there is definitely evil hidden in it. Therefore, to the possible extent, we should stay away from the system of insurance operational in the world. In case we see loss in staying away from the system of insurance we should remember these words of Allah, "Whoever fears Allah, He brings forth a way out for him, and provides him (with what he needs) from where he does not even imagine. And whoever places his trust in Allah, He is sufficient for him (to get his tasks accomplished)" (Surah Talaaq, verse Nos. 2 & 3). There is no denying that there are several incentives in insurance but the damages outnumber the incentives greatly. This is the reason why in the light of the holy Qur'an and sayings of Prophet Muhammad (PBUH) our respected Ulama have termed insurance impermissible. In alcohol too there are few uses as mentioned by Allah in the holy Qur'an, however, the harms in it entails greatly outnumber its uses as a result of which it has been forbidden in Islam...That said, in case one buys an insurance (goods insurance) from a firm that is totally distanced from interest and gambling, there is a provision for that (to be treated as permissible). Similarly, in relation to those branches of life where insurance has been made

mandatory by the government, such that there is simply no other option but to get the insurance done, then in such a situation also there is provision for getting insurance specifically and only for those divisions of life where it is compulsory. Allah knows best.

Acclaimed scholar of contemporary times and someone who is exceptionally well aware of modern issues Maulana Mufti Muhammad Taqi Uthmani has written extensively on this topic. I have written this article after borrowing from Maulana's articles. May Allah accept Maulana Taqi Uthmani's services in relation to the religion of Islam and may Allah help us all in becoming those who abstain from sins while living their day to day life, Amen!

11. Riba, Mutual Funds and Life Insurance

During the past few days I got the opportunity to go through the views of different people in relation to Riba, Mutual Funds and Life Insurance. These views were shared on an internet group. I do not have even the slightest of intention to get into an argument. It is only with the intention of reform that I am writing an article on this topic. May Allah help us all live this perishable worldly life alongside being fully remindful of the eternal life of Hereafter, help us earn our livelihood only through permissible means, and may Allah be pleased and happy with us when our soul departs from our body. Aameen, Thumma Aameen.

In order to form the basis for a healthy and informed understanding of the actual issue, I find it suitable to throw light on two important issues before looking at the actual theme of this article.

Standing or status of wealth in the light of the Holy Qur'an and sayings of Prophet Muhammad (PBUH)

Wealth is one of the bounties bestowed upon us by Allah. However, for wealth to be a bounty for us in true sense of the term it is necessary that it is earned through adoption of permissible means and, once earned, Allah's commandments in relation to wealth – Obligatory Charity etc. – are suitably attended to. Alongside being a bounty from Allah wealth is also a human need. However,

notwithstanding the fact that wealth is a bounty and a human need, on numerous occasions, the Creator of the universe and leader of all the prophets, Prophet Muhammad (PBUH) have referred to wealth as a temptation, a deceptive or misleading thing, and nothing more than some kind of embellishment of this world. Few examples in this regard are as follows:

- Wealth and children are the embellishment of the worldly life (Surah Al-Kahf, verse number 46).
- You are distracted by mutual competition in amassing (worldly benefits), until you reach the graves (Surah Al-Takaathur, verse numbers 1-2).
- Know well that the worldly life is but a playful thing and an amusement, and a show of beauty, and exchange of boastful claims between you, and a competition of increase in riches and children (Surah Al-Hadeed, verse number 20).
- Prophet Muhammad (PBUH) said, “Each nation has had its temptation. For my Ummah the temptation is wealth.” (Tirmidhi).
- Prophet Muhammad (PBUH) said, “When I saw the paradise I found more poor people as its inhabitants.” (Bukhari and Muslim).
- Prophet Muhammad (PBUH) said, “Poor people will enter the paradise five hundred years before the rich people.” (Tirmidhi).
- Prophet Muhammad (PBUH) said, “I swear by Allah, I do not fear for you for poverty but I fear that just like the previous nations worldly bounties, as in wealth and property, are opened up before you and then you indulge in its pursuit, and then that wealth and property, just the way it happened with people

of previous nations destroy you." (Bukhari and Muslim).

The biggest sin after polytheism

In the light of the Holy Qur'an and sayings of Prophet Muhammad (PBUH), interest is the biggest sin after polytheism:

- O you who believe, fear Allah and give up what still remains of riba (interest), if you are believers. But if you do not (give it up), then listen to the declaration of war from Allah and His Messenger (Surah Al-Baqarah, verse numbers 278-279).

To those who get associated with dealings of interest in any possible manner, Allah and His Prophet (PBUH) have declared a war against them, and such a severe warning is not to be found with reference to other major sins such as adultery, drinking of alcohol etc. Abdullah bin Abbas (RA) says that he who does not agree on quitting his association with interest based dealings, it is the responsibility of the erstwhile caliph to make him repent. In case the person does not follow the injunction then the caliph should get him executed (Tafseer Ibne Katheer).

- Prophet Muhammad (PBUH) said, "To consume a dinar of interest is worse than committing adultery 36 times" (Musnad Ahmad)
- Prophet Muhammad (PBUH) said, "There are more than seventy divisions of interest and the lowest one is similar to committing adultery with your mother (Muatta Imam Maalik, Tabraani).

Having shared these two introductory sections let me now come to the actual theme of this article. First of all we should go through that statement of Allah's dearest Prophet (PBUH) that, in the larger context of permissible (Halaal), forbidden (Haraam) and suspected things, outlines the Islamic legal principle of avoiding things that are suspected:

Naumaan bin Basheer (RA) narrates that he heard Prophet Muhammad (PBUH) saying, "Halaal is clear, Haraam is clear. Between these two there are a lot of things many people do not know. He, who saved himself from things that are suspected, protected his religion and honour. And he, who gets into things that are suspected (does not stay away from them), will (in due course) fall into things that are forbidden just like the shepherd who takes his goats for grazing near the thorns and increases the likelihood of his getting caught in those thorns" (Bukhari and Muslim).

In the light of this saying of Prophet Muhammad (PBUH) we get to know that in terms of their essence, things are divided into three types:

1. Those that are clearly Halaal. For instance, wearing permissible clothes, eating permissible food etc.
2. Those that are clearly Haraam. For instance, interest, drinking of alcohol, adultery, telling a lie, gobbling up orphan's wealth etc.
3. Those that cast suspicion vis-a-vis their status as Halaal or Haraam. For instance, the issues under discussion (Mutual Funds and Life Insurance). Majority of the Ulama associated with all the existing schools of thought of the Muslim Ummah

agree that these forms of savings are impermissible and forbidden. Some Ulama have considered some of the forms of these investments or savings permissible provided certain conditions are met. Therefore, he who has true love for Prophet Muhammad's (PBUH) sayings and commands, something that each Muslim should have, as Prophet Muhammad (PBUH) said, "No one can be a complete believer till I become dearer to him than his children, his parents and the rest of the humanity" (Bukhari and Muslim), will never go near these suspected affairs, because Prophet Muhammad (PBUH) has categorically mentioned that he who saved himself from things that are suspected protected his religion and honour and he who gets into things that are suspected (does not stay away from them) is like someone falling into things that are forbidden.

My dear friends! By not investing money in these saving schemes in case we meet apparent and temporary losses, Allah will provide sustenance to us through other better and permissible means as Allah mentions in the Holy Qur'an, "Whoever fears Allah, He brings forth a way out for him, and provides him (with what he needs) from where he does not even imagine. And whoever places his trust in Allah, He is sufficient for him" (Surah Al-Talaaq, verse numbers 2-3).

A word of caution

- Our respected Ulama have permitted to invest money in shares provided few conditions are met. Among those conditions it has also been mentioned that the investor should gather

sufficient information about the company whose shares he plans to buy. In case the company is into alcohol business or if the company's overall business is based on interest then buying shares of such a company is not permissible.

- These days few worldly physical powers present various financial projects in the name of Islamic banking so that, seeing the name of Islam, Muslims hand over their money to them. Before we invest in any of these projects, it is our responsibility to gather detailed information about these projects, and then, remaining under the guidance of our respected Ulama and keeping in mind the Hereafter, we should take any decision.
- Few people say that it is extremely impossible to stay away from the system of interest in the times we live in. Because of a range of reasons, to some extent, one way or the other one gets associated with the system of interest. My request to all such individuals is that while we live in this world, we have to prepare for the eternal life of Hereafter, death is absolutely certain, however no one knows the hour of death, that when exactly the angel of death will appear before us to take away our life, and once our eyes are closed we will not get another opportunity to prepare for the Hereafter. Therefore, bear the apparent worldly losses and damages because this worldly life will pass after all but failure in Hereafter will lead to losses that cannot be compensated for. My dear friends! After we are dead, our children and wealth will be of use to us only if we had

spent wealth on our children earned through adoption of permissible means.

- Those who have saved their money in banks and are getting interest on their savings, in that respect the Ulama say that the interest amount be taken out of bank (withdrawn from the account) and spent in charity. It should not be spent on oneself or his children.
- In case few people are satisfied with mutual funds and insurance (investing money in these plans), my request to them is that at least they should not confuse others by sending them emails because Islam has neither imposed on us the responsibility of thinking about how to increase other people's wealth nor is there any encouragement in that regard. Rather, there are numerous references to be found in the Holy Qur'an and sayings of Prophet Muhammad (PBUH) where wealth is termed as a temptation, a deceptive or misleading thing, and nothing more than some kind of embellishment of this world.

May Allah provide us with sustenance that is Halaal and has His blessings, and may Allah help us become one of those who prepare for death before its arrival. Aameen.

12. Buying car or house on instalments

These days a lot of people can be found buying car or house on instalments. It is like when you go to the showroom to buy a car, the seller of the car says that on cash (full payments) so and so car is available for 50000 riyals and on instalments it is available for 60000 riyals. If you agree to buy the car on instalments, both the parties (seller and buyer) sign a contract in which details of the down payment and instalments to be paid are listed.

Buying or selling a car this way on instalments is permissible in Islam but the fundamental condition for the agreement to be right (in terms of Islamic Shari'ah) is that at the time of buying and selling the car must be owned by or in possession of the one selling it.

However, these days there is another point that deserves our attention. The showroom signs an agreement with some bank or investment company on the basis of which the bank or the investment company pays full amount in cash on behalf of the buyer of the car, and the buyer of the car pays the amount to bank or investment company in instalments. This is not permissible according to Islamic Shari'ah because it is equivalent to taking a loan on interest from the bank or the investment company; it is something that is forbidden in the light of the Holy Qur'an and sayings of Prophet Muhammad (PBUH).

That said, in this situation as well the transaction could be made permissible if the bank or the investment company

buys the car from the showroom by paying in cash and becoming its owner or gaining possession. Then the bank or investment company can sell it on instalments.

The case of buying a house on instalments is roughly the same as buying a car on instalments.

Therefore, in order to understand this issue we need to be mindful of some of the principles of Islamic Shari'ah.

- Taking or giving money on interest or getting associated with an interest based business in any possible manner is absolutely forbidden. Therefore, we should even stay away from situations where presence of interest is doubted. Prophet Muhammad (PBUH) said, "There are more than seventy divisions of interest and the lowest one is similar to committing adultery with your mother (Ibne Maajah, Haakim, Tabraani). Moreover, Prophet Muhammad (PBUH) has said, "To consume a dinar of interest is worse than committing adultery 36 times (Musnad Ahmad). (In sha Allah very soon, in the light of the Holy Qur'an and sayings of Prophet Muhammad (PBUH), an article will be written on the topic of interest. May Allah save us from all possible forms of interest).
- It is not permissible to sell what you do not own. Prophet Muhammad (PBUH) has stopped us from selling something we do not own.
- If it is money against money then there is no scope for lesser or higher amount.
- If money is against something else then it is permissible to go for a higher or lesser amount.

Few points in relation to this topic:

- Six month rent for a house is 6000 riyals and if rent for the entire year is paid in one go then it is 2000 riyals less i.e. 10000 riyals per annum. As per the Shari'ah it is allowed to have such terms and conditions for rent because here it is not money that is against money but house.

You have 6000 riyals to give house rent for six months. You said to your friend, "Lend me 4000 riyals as of now so that I can pay the house rent for the entire year and save 2000 riyals. You can take those 2000 riyals from me, as in rather than giving you 4000 riyals I will give you 6000 riyals in return." As per the Shari'ah it is not permissible to pay 2000 riyals extra because here money is against money, which is interest.

Author's Introduction

Dr. Mohammad Najeeb Qasmi is an alumnus of Darul Uloom Deoband and Jamia Millia Islamia, New Delhi. Beside hundreds of short Islamic articles that he keeps contributing to various websites, daily newspapers and monthly magazines, he has authored so far 16 books in Urdu and his 14 books have been translated into English & Hindi. He also organizes Hajj Orientation programme once in a year at Riyadh, Saudi Arabia to provide accurate guidance to the pilgrims.

He belongs to an educated family of Sambhal, UP, India. His grandfather Maulana Mohammad Ismail Sambhali was a freedom fighter and a renowned scholar of *Hadith*. He taught *Bukhari* for 17 years in different institutes of India, whereas his maternal grandfather Mufti Musharraf Hussain worked in various Madaris in India as chief Mufti and *Muhaddith*.

After completing Islamic studies and theology at Darul Uloom Deoband in 1994, Dr. Najeeb Qasmi joined Jamia Millia Islamia University (JMI), New Delhi where he graduated in Arabic and two courses of translation (Arabic into Eng & Vice Versa). He also completed MA in Arabic from Delhi University (DU).

Dr. Mohammad Najeeb Qasmi has been awarded PhD from JMI in 2014 on the topic الجوانب الأدبية والبلاغية والجمالية النبوي من الصـــحيحين في الحديث under the supervision of Prof. Shafiq Ahmad Khan Nadwi & Prof. R. I. Faynan. Dr. Najeeb Qasmi has been working in Riyadh since 1999.

The mobile application (Deen-e-Islam) of his website (www.najeebqasmi.com) is spreading the message of Islam in Urdu, Hindi & English languages. This App is a collection of his 200 articles on different topics, 100 speeches and seven books. This App is available in Play Store as well as Apple Store which can be easily downloaded to a supporting device within 2 minutes even in urban and rural areas of India & Pakistan.

A similar App for Hajj and Umrah (Hajj-e-Mabroor) is also launched. All the issues related to Hajj and Umrah are presented through this App in Urdu, English and Hindi. Once the App is installed, pilgrims will no longer need to carry books of Hajj and Umrah. They can get information using that App and perform their Hajj or Umrah in Sunnah way. The App includes nine speeches, a presentation on how to perform Hajj and Umrah and 23 articles. If App is installed in the mobile phone, pilgrims can use it while being in Makkah, Mina, Muzdalfah and Arafat.
Various famous Ulamas of Indo-Pak, religious institutions and professors of several universities have also recommended to use both Apps (First Islamic mobile Apps of the world in three languages) by writing testimonials in favour of it.

http://www.najeebqasmi.com/
najeebqasmi@gmail.com
MNajeeb Qasmi - Facebook
Najeeb Qasmi - YouTube
WhatsApp: +966508237446

AUTHOR'S BOOKS

IN URDU LANGUAGE:

حج مبرور، مختصر حج مبرور، حی علی الصلاۃ، عمرہ کا طریقہ، تحفۂ رمضان، معلومات قرآن، اصلاحی مضامین جلد ۱،
اصلاحی مضامین جلد ۲، قرآن وحدیث: شریعت کے دو اہم ماخذ، سیرت النبی ﷺ کے چند پہلو،
زکوۃ وصدقات کے مسائل، فیملی مسائل، حقوق انسان اور معاملات، تاریخ کی چند اہم شخصیات، علم وذکر

IN ENGLISH LANGUAGE:

Quran & Hadith - Main Sources of Islamic Ideology
Diverse Aspects of Seerat-un-Nabi
Come to Prayer, Come to Success
Ramadan - A Gift from the Creator
Guidance Regarding Zakat & Sadaqaat
A Concise Hajj Guide
Hajj & Umrah Guide
How to perform Umrah?
Family Affairs in the Light of Quran & Hadith
Rights of People & their Dealings
Important Persons & Places in the History
An Anthology of Reformative Essays
Knowledge and Remembrance

IN HINDI LANGUAGE:

क़ुरान और हदीस - इस्लामी आइडियोलॉजी के मैन सोर्स
सीरतुन नबी के मुख़्तलफि पहलू
नमाज़ के लिए आओ, सफलता के लिए आओ
रमज़ान - अल्लाह का एक उपहार
ज़कात और सदक़ात के बारे में गाइडेंस
हज और उमराह गाइड
मुख़्तसर हज्जे मबरूर
उमरह का तरीका
पारविारकि मामले क़ुरान और हदीस की रोशनी में
लोगों के अधकिार और उनके मामलात
महत्वपूर्ण वयक्ति और स्थान
सुधारात्मक निबंध का एक संकलन
इल्म और जिक्र

First Islamic Mobile Apps of the world in 3 languages
(Urdu, Eng.& Hindi) in iPhone & Android by Dr. Mohammad Najeeb Qasmi

DEEN-E-ISLAM HAJJ-E-MABROOR